UNIVERSITY OF ILLINOIS LIBRARY

FEB 25 1919

THE UNIVERSITY
OF ILLINOIS
LIBRARY

334.1
Oh3
1917/18

UNIVERSITY OF ILLINOIS LIBRARY
FEB 25 1919

Twenty-Eighth Annual Report

OF THE

INSPECTOR

OF

Building and Loan Associations

OF THE

STATE OF OHIO

FOR THE

Fiscal Year Ending June 30, 1918.

Springfield, Ohio:
The Springfield Publishing Company,
State Printers.
1918.
Bound at the State Bindery.

334.1
Oh3
1917/18

12 Mr 19 7EE

STATE OF OHIO.

DEPARTMENT OF BUILDING AND LOAN ASSOCIATIONS.

COLUMBUS, OHIO, September 30, 1918.

HON. JAMES M. COX, *Governor of Ohio, Columbus.*

SIR:—In compliance with the provisions of law, I have the honor to present the twenty-eighth annual report of this Department, relating to the condition of the associations under its supervision at the close of the fiscal year ending June 30, 1918.

Respectfully submitted,

JAMES A. DEVINE,
Inspector of Building and Loan Associations.

12 Mr 19 State lib. ex v. 28 cont.

RECEIPTS AND DISBURSEMENTS OF THE DEPARTMENT OF BUILDING AND LOAN ASSOCIATIONS FOR YEAR ENDING JUNE 30, 1918.

RECEIPTS.

Fees received during the year	$55,065 02
Total	$55,065 02

DISBURSEMENTS.

Amount turned over to State Treasurer	$54,061 04
Amount on hand	1,003 98
Total	$55,065 02

FUNDS APPROPRIATED BY THE LEGISLATURE TO PAY SALARIES OF OFFICERS, EXAMINERS AND CLERKS AND FOR GENERAL EXPENSES.

RECEIPTS.

Appropriated for year	$41,490 00
Total	$41,490 00

DISBURSEMENTS.

Salaries and compensation of officers, clerks and examiners for the year	$29,258 84
Expenses	9,829 76
Unexpended June 30, 1918	2,401 40
Total	$41,490 00

NAMES AND COMPENSATION OF OFFICERS, EXAMINERS AND CLERKS EMPLOYED IN THE DEPARTMENT OF BUILDING AND LOAN ASSOCIATIONS DURING FISCAL YEAR ENDING JUNE 30, 1918.

Name.	Officer.	Amount.
James A Devine	Inspector	$3,300 00
Paul B. Kemper	Deputy Inspector	1,954 94
Frank F. McGuire	Assistant Deputy Inspector	1,500 00
Ed. J. Stone	Assistant Deputy Inspector	150 00
Warren L. Hartsock	Assistant Examiner	1,500 00
E. H. McArthur	Inspector's Clerk	750 00
Patti Dempsey	Correspondence Clerk	1,200 00
Floyd L. Smith	Statistician	1,200 00
E. C. Fitzgerald	Examiner	1,800 00
J. Ben Grause	Examiner	1,800 00
P. B. Johnston	Examiner	1,800 00
Maurice Kessler	Examiner	1,800 00
C. L. Allen	Examiner	1,800 00
Frank Arighi	Examiner	1,800 00
Frank H. Kronauge	Examiner	1,350 00
Nicholas Risch	Examiner	1,200 00
E. H. McArthur	Examiner	900 00
Fred D. Baker	Examiner	600 00
Frank F. McGuire	Examiner	300 00
E. O. Barnet	Examiner	344 38
A. T. Falconer	Examiner	409 52
Robert A. Crawford	Examiner	1,350 00
John Schlarb	Examiner	450 00
Total		$29,258 84

EXPENSES FOR FISCAL YEAR ENDING JUNE 30, 1918.

Traveling expenses	$8,484 90
Office supplies	505 32
Office equipment	679 78
General repairs	10 00
Communication	149 76
Total	$9,829 76

COMPARISON BY CITIES FOR FISCAL YEARS ENDING JUNE 30, 1918 AND JUNE 30, 1917.

City.	Number of Associations.		Assets June 30, 1918.	Assets June 30, 1917.
	June 30, 1918.	June 30, 1917.		
Dayton	18	18	$40,105,446 02	$36,247,072 66
Columbus	23	22	39,577,855 60	36,188,630 90
*Cincinnati	227	226	37,697,798 37	*35,666,361 34
Cleveland	45	40	33,477,602 15	28,220,647 36
Youngstown	6	4	14,496,693 94	11,153,681 75
Springfield	4	3	10,597,287 37	9,393,416 76
Toledo	11	10	10,059,817 92	9,311,466 45
Lima	5	5	8,747,963 50	8,023,089 99
Canton	4	3	7,993,522 47	6,834,066 62
Wooster	3	3	7,824,627 09	6,461,604 42
Massillon	3	3	6,242,336 80	5,771,118 12
Bellaire	2	2	5,746,412 89	5,168,379 77
East Liverpool	4	4	5,249,574 16	5,129,168 37
Marion	4	4	5,143,751 88	4,476,193 61
Hamilton	9	9	5,010,566 97	4,791,350 97
Ashtabula	3	3	4,996,630 19	4,589,008 80
Mansfield	3	3	4,527,504 10	4,097,928 38
Akron	7	5	4,473,354 02	3,931,809 14
Sidney	2	2	4,270,789 96	3,809,993 82
Portsmouth	5	5	4,184,302 37	3,540,152 06
Newark	3	3	3,765,119 50	3,353,574 07
Defiance	3	3	3,701,051 09	2,982,042 83
Middletown	3	3	3,419,296 78	3,250,116 56
Warren	2	2	3,366,002 02	2,465,601 02
Xenia	2	2	3,286,584 37	2,958,054 97
Bellefontaine	3	3	3,113,137 04	2,617,651 27
Steubenville	3	3	3,103,348 74	2,615,976 34
Urbana	3	3	2,970,719 52	2,559,905 00
Delaware	2	2	2,439,923 02	2,190,670 19
Ironton	9	9	2,368,535 40	2,257,602 88
Cambridge	2	2	2,036,372 77	1,755,114 76
Country	262	269	65,565,609 16	59,700,653 67
Total	685	678	$359,559,537 18	*$321,512,104 85

*$239,424.10, assets of two associations in Cincinnati not included, as no reports were filed on account of changes in close of their fiscal years.

INCREASE IN ASSETS BY CITIES FOR FISCAL YEARS ENDING JUNE 30, 1918, AND JUNE 30, 1917.

Rank.	Cities.	Number of Associations Reporting	Number Reporting Increase	Number Reporting Decrease	Aggregate Increase.	Aggregate Decrease.	Net Increase.
1	Cleveland	45	40	5	$5,429,347 00	$172,392 21	$5,256,954 79
2	Dayton	18	16	2	3,884,362 72	25,989 36	3,858,373 36
3	Columbus	23	18	5	3,555,440 80	166,216 10	3,389,224 70
4	Youngstown	6	5	1	3,348,3 0 74	5,348 55	3,343,012 19
5	*Cincinnati	227	166	61	2,427,888 40	396,451 37	2,031,437 03
6	Wooster	3	3	------	1,363,022 67	----------	1,363,022 67
7	Springfield	4	4	------	1,203,870 61	----------	1,203,870 61
8	Canton	4	3	1	1,169,169 06	9 713 21	1,159,455 85
9	Warren	2	2	------	900,401 00	----------	900,401 00
10	Toledo	11	10	1	762 741 19	14,389 72	748,351 47
11	Lima	5	5	------	724,873 51	----------	724,873 51
12	Defiance	3	3	0	719,008 26	----------	719,008 26
13	Marion	4	4	------	667,558 27	----------	667,558 27
14	Portsmouth	5	5	------	644,150 31	----------	644,150 31
15	Bellaire	2	2	------	578,033 12	----------	578,033 12
16	Akron	7	6	1	595,731 37	54,186 49	541,544 88
17	Bellefontaine	3	3	------	495,485 77	----------	495,485 77
18	Steubenville	3	3	------	487,372 40	----------	487,372 40
19	Massillon	3	1	2	531,186 46	59,967 78	471,218 68
20	Sidney	2	2	------	460,796 14	----------	460,796 14
21	Mansfield	3	3	------	429,575 72	----------	429,575 72
22	Newark	3	3	------	411,545 43	----------	411,545 43
23	Urbana	3	3	------	410,814 52	----------	410,814 52
24	Ashtabula	3	3	------	407,621 39	----------	407,621 39
25	Xenia	2	2	------	328,529 40	----------	328,529 40
26	Cambridge	2	2	------	281,258 01	----------	281,258 01
27	Delaware	2	2	------	249,252 83	----------	249,252 83
28	Hamilton	9	7	2	237,151 13	17,935 13	219,216 00
29	Middletown	3	2	1	226,402 61	57,222 39	169,180 22
30	East Liverpool	4	3	1	136, 93 51	15,787 72	120,405 79
31	Ironton	9	3	6	135,635 13	24,702 61	110,932 52
	Country	262	205	57	6,671,257 97	806,301 49	5,864,956 48
	Total	685	539	146	$39,874,037 45	$1,826,604 13	$38,047,433 32

*Assets of two associations in Cincinnati, $239,424.10, not included, as no reports were filed on account of changes n their fiscal years.

BUILDING AND LOAN ASSOCIATIONS INCORPORATED DURING FISCAL YEAR ENDING JUNE 30, 1918.

	Name of Association.	Location.	Authorized Capital.	Date.
1	Mechanics Savings Association	Toledo	$25,000 00	July 17
2	Lake County Savings and Loan Company	Painesville	100,000 00	Aug. 14
3	Prudential Savings and Loan Company	Lorain	250,000 00	Sept. 15
4	Depositors' Savings and Loan Company	Cleveland	2,500,000 00	Oct. 13
5	Superior Building, Savings and Loan Association Company	Montpelier	100,000 00	Nov. 26
6	Wyandot Savings and Farm Loan Company	Upper Sandusky	500,000 00	Nov. 28
7	Bedford Savings and Loan Company	Bedford	500,000 00	Dec. 4
8	Tri-County Building and Loan Association	Cleveland	1,000,000 00	Jan. 28
9	Ruta Building, Savings and Loan Company	Akron	25,000 00	Feb. 1
10	National Savings and Loan Company	Columbus	100,000 00	Mar. 29
11	McKinley Savings and Loan Company	Niles	100,000 00	Mar. 29
12	Norwood View–Hunter Avenue Building and Loan Company	Norwood	1,000,000 00	Mar. 30
13	Maple Building and Loan Association	MapleHeights	100,000 00	April 29
14	Cleveland State Savings and Loan Company	Cleveland	25,000 00	May 23
15	Medina County Savings and Loan Company	Wadsworth	1,000,000 00	June 4
16	Liberty Savings and Loan of Cleveland Company	Cleveland	500,000 00	June 10

BUILDING AND LOAN ASSOCIATIONS THAT INCREASED THEIR CAPITAL STOCK DURING FISCAL YEAR ENDING JUNE 30, 1918.

	Name of Association.	Location.	Former Amount.	Increase.	Present Amount.	Date.
1	Miami Township Building and Loan Company	North Bend	$375,000 00	$125,000 00	$500,000 00	July 2
2	Youngstown Citizens Savings Company	Youngstown	500,000 00	250,000 00	750,000 00	July 18
3	Crestline Building and Loan Association	Crestline	600,000 00	400,000 00	1,000,000 00	July 20
4	Union Building and Savings Company	Columbus	100,000 00	1,900,000 00	2,000,000 00	July 28
5	Deer Park Building and Loan Company	Deer Park	250,000 00	250,000 00	500,000 00	Sept. 25
6	Quick Withdrawal Building Association Company	Cincinnati	1,000,000 00	500,000 00	1,500,000 00	Oct. 20
7	Home Savings and Loan Company	Youngstown	8,000,000 00	7,000,000 00	15,000,000 00	Oct. 27
8	Home Building and Loan Company	Greenfield	1,000,000 00	500,000 00	1,500,000 00	Oct. 23
9	Ohio Royal Building and Loan Company	Cleveland	200,000 00	100,000 00	300,000 00	Nov. 27
10	Commercial Building and Loan Company	Portsmouth	1,500,000 00	1,500,000 00	3,000,000 00	Dec. 13
11	Central Fairmount Building and Loan Company	Cincinnati	2,000,000 00	1,000,000 00	3,000,000 00	Dec. 28
12	Lick Run Building and Loan Company	Cincinnati	1,000,000 00	1,500,000 00	2,500,000 00	Jan. 7
13	Home Building, Savings and Loan Company	Marion	2,000,000 00	3,000,000 00	5,000,000 00	Jan. 18
14	East Ohio Building and Loan Company	Uhrichsville	100,000 00	150,000 00	250,000 00	Jan. 19
15	Norwood Building and Loan Company	Norwood	1,000,000 00	1,000,000 00	2,000,000 00	Jan. 23
16	Covington Building and Loan Association	Covington	1,500,000 00	1,000,000 00	2,500,000 00	Jan. 26
17	Peoples Savings and Loan Company	Urbana	2,500,000 00	2,500,000 00	5,000,000 00	Feb. 7
18	Home Savings and Loan Company	Kenton	2,000,000 00	1,000,000 00	3,000,000 00	Feb. 7
19	Peoples Savings and Loan Company	Leetonia	250,000 00	250,000 00	500,000 00	Feb. 11
20	Bellefontaine Building and Loan Company	Bellefontaine	2,500,000 00	2,500,000 00	5,000,000 00	Mar. 11
21	Ohio Royal Building and Loan Company	Cleveland	300,000 00	200,000 00	500,000 00	April 4
22	Home Savings and Loan Company	Niles	300,000 00	700,000 00	1,000,000 00	April 8
23	Portsmouth German Building & Loan Association Company	Portsmouth	1,500,000 00	1,500,000 00	3,000,000 00	April 17
24	Peoples Building and Loan Association	Oxford	100,000 00	400,000 00	500,000 00	May 2
25	Security Building and Loan Company	Defiance	1,000,000 00	2,000,000 00	3,000,000 00	May 3
26	Price Hill Eagle Loan and Building Company No. 1	Cincinnati	1,000,000 00	500,000 00	1,500,000 00	May 4
27	Ruta Building, Savings and Loan Company	Akron	25,000 00	75,000 00	100,000 00	May 23
28	Fidelity Savings and Loan Company	Cleveland	1,000,000 00	500,000 00	1,500,000 00	May 25
29	Fundamental Loan and Building Company	Cincinnati	1,000,000 00	500,000 00	1,500,000 00	May 31
30	Peoples Savings and Loan Company	Flushing	200,000 00	200,000 00	400,000 00	June 10
	Total		$34,800,000 00	$33,000,000 00	$67,800,000 00	

BUILDING AND LOAN ASSOCIATIONS THAT DECREASED THEIR CAPITAL STOCK DURING FISCAL YEAR ENDING JUNE 30, 1918.

	Name of Association.	Location.	Former Amount.	Decrease.	Present Amount.	Date.
1	Ohio Savings and Loan Company	Cleveland	$500,000 00	$280,000 00	$220,000 00	July 27
	Total		$500,000 00	$280,000 00	$220,000	

BUILDING AND LOAN ASSOCIATIONS THAT CEASED DOING BUSINESS AND FILED FINAL REPORTS DURING FISCAL YEAR ENDING JUNE 30, 1918.

Name of Association.	Location.	County.
Peoples Building and Loan Company	New Richmond	Clermont.
Union Building and Loan Company	Tobasco	Clermont.
Citizens Building and Loan Association	Dayton	Montgomery.
Home Savings and Building Association	West Carrollton	Montgomery.
Roseville Building and Loan Company	Roseville	Muskingum.
Citizens Building and Loan Company	Washington C. H.	Fayette.

BUILDING AND LOAN ASSOCIATIONS IN LIQUIDATION DURING FISCAL YEAR ENDING JUNE 30, 1918.

Name of Association.	Location.	County.
Jackson County Building, Loan & Savings Company	Wellston	Jackson.
Mercer Loan and Building Company	Cincinnati	Hamilton.
Old Glory Building and Loan Company	Cincinnati	Hamilton.
Franz Josef Loan and Building Company	Cincinnati	Hamilton.

BUILDING AND LOAN ASSOCIATIONS THAT FILED FIRST REPORTS DURING FISCAL YEAR ENDING JUNE 30, 1918.

Name of Association.	Location.	County.	Assets.
Provident Savings and Loan Association	Springfield	Clark	$34,452 34
Dollar Savings and Loan Company	Cleveland	Cuyahoga	1,334 96
Slovenian Building and Loan Association	Cleveland	Cuyahoga	8,929 10
Warsaw Savings and Loan Association	Cleveland	Cuyahoga	19,923 49
Brunson Savings and Loan Company	Columbus	Franklin	98,058 67
Central Hyde Park Savings and Loan Company	Cincinnati	Hamilton	21,557 06
Fourth Street Savings Association	Cincinnati	Hamilton	23,767 14
Inter Valley Building and Loan Association	Elmwood Place	Hamilton	5,195 49
Lake County Savings and Loan Company	Painesville	Lake	14,591 65
Northwestern Ohio Savings Association	Toledo	Lucas	115,658 77
South Side Savings and Loan Company	Youngstown	Mahoning	244,947 34
Youngstown Citizens Savings Company	Youngstown	Mahoning	85,808 39
Dollar Loan and Savings Company	Canton	Stark	145,031 44
Akron Industrial Savings and Loan Company	Akron	Summit	227,898 33
Portage Savings and Loan Company	Akron	Summit	36,855 66
Great Northern Building and Loan Company	Barberton	Summit	92,483 41

BUILDING AND LOAN ASSOCIATIONS CHANGING NAMES DURING FISCAL YEAR ENDING JUNE 30, 1918.

	Former Name of Association.	Location.	Date.	Changed to
1	Windermere Building and Loan Company	East Cleveland	Nov. 3	Windermere Savings and Loan Company.
2	Workingmen's German Building and Saving Company	Cincinnati	Jan. 7	Workingmen's Building and Saving Company.
3	Fortschritt Bau Verein	Cincinnati	Feb. 7	Progress Building and Loan Company.
4	Bavaria Building and Loan Company	Cincinnati	Feb. 2	Sixth Ward Building and Loan Company.
5	Germania Building and Loan Company	Middletown	Feb. 11	American Building and Loan Association.
6	Germania Building Association	Dayton	April 16	Fidelity Building Association.
7	Portsmouth German Building and Loan Association Company	Portsmouth	April 17	Portsmouth American Building and Loan Association Company.
8	South Side German Building Association	Cleveland	April 18	South Side Savings and Loan Association.
9	German Building and Loan Company	Ironton	May 10	Liberty Building and Loan Company.
10	Winton German Savings and Loan Association	Cincinnati	May 20	Winton American Savings and Loan Association.
11	Lorain Avenue Building and Loan Association	Cleveland	May 20	Lorain Avenue Savings and Loan Association.
12	Deutscher Landwehr Building and Savings Company	Cincinnati	May 24	Liberty Saving and Loan Company.
13	Schuetzen Building and Loan Company	Cincinnati	June 21	Woodward Building and Loan Company.

MISCELLANEOUS STATISTICS.

Total authorized capital	$993,061,000 00
Total capital subscribed and in force	543,445,947 00
Total capital stock paid in	200,126,938 23

Number of associations filing reports during the year		685
Number of associations filing final reports		6
		691
Plan of association:		
Permanent	665	
Serial	10	
Terminating	6	
		681
Liquidating		4
Final reports		6
		691
Number of associations in existence, July 1, 1917		714
Number of associations incorporated during the year		16
		730
Less final reports (6), turned over to Attorney-General (1)		7
Total number of associations in existence June 30, 1918		723
Number of associations having signed subscriptions for stock		562
Number of associations not having signed subscriptions for stock		123
Number of associations whose directors have one or more shares, fully paid up and not assigned		538

Number of shares of running stock in force at close of fiscal year	1,884,078
Number of shares of paid-up stock in force at close of fiscal year	432,818
Number of shares loaned upon	1,119,790
Total number of shares of stock in force	3,436,686
Total number of stockholders	514,659
Total number of depositors	328,095
Total number of borrowers	197,398
Amount of losses charged to reserve fund	$67,052 70
Number of farm loans	11,971
Amount of same	$31,257,365 08
Average rate of dividend declared	5.62%

Examination of the affairs of the Blanchester Loan & Deposit Co., at Blanchester, Ohio, in March, 1918, disclosed the affairs of this company to be in unsound condition and that the interests of the public demanded its dissolution. Thereupon, on March 25, 1918, the facts were communicated to the Attorney-General for proper proceedings accordingly. On March 29th receiver was appointed by Common Pleas Court of Clinton County, Ohio, Etna Laymor of Blanchester being named as such receiver for the purpose of winding up the business of this company.

The following incorporated associations, having failed to comply with the requirements of section 9645 of the General Code of Ohio, were not, at the close of the Department's fiscal year, June 30, 1918, authorized to transact any business.

Bankers Savings and Loan Company	Cleveland.
Bedford Savings and Loan Company	Bedford.
*Cleveland State Savings and Loan Company	Cleveland.
Commonwealth Savings Company	Akron.
Central Vine Street Savings Association	Cincinnati.
Euclid Savings and Loan Company	Cleveland.
Lake Erie Savings and Loan Company	Cleveland.
*Maple Building and Loan Association	Maple Heights.
Magic City Savings and Loan Company	Barberton.
*Medina County Savings and Loan Company	Wadsworth.
Mechanics Savings Association	Toledo.
Norwood View-Hunter Avenue Building and Loan Company	Norwood.
National Savings and Loan Company	Columbus.
Penobscot Savings and Loan Company	Cleveland.
Prudential Savings and Loan Company	Lorain.
Slavia Savings and Loan Company	Cleveland.
Steel City Building and Loan Association	Lorain.
Yorkville Savings and Loan Company	Yorkville.

*Have since complied.

CONSOLIDATED BALANCE SHEET SHOWING IN DETAIL THE VARIOUS ITEMS OF ASSETS AND LIABILITIES OF ALL ASSOCIATIONS.

ASSETS.

Cash on hand	$13,676,500 72
Loans on mortgage security	323,831,511 18
Loans on stock, certificates or pass-book security	3,819,352 54
Loans on all other security	2,226,061 55
Furniture and fixtures	284,148 70
Real estate	1,302,627 02
Real estate sold on contract	522,661 92
Real estate—office building	3,068,618 76
Due from borrowers for insurance and taxes	82,536 13
Bonds	1,051,801 73
Liberty Loan bonds	4,129,029 00
Deposits in other building and loan associations	3,543,840 28
Deposits in other financial institutions	1,389,848 93
Other assets	630,999 71
Total	$359,559,538 17
Interest due and uncollected	$559,763 25

CONSOLIDATED BALANCE SHEET SHOWING IN DETAIL THE VARIOUS ITEMS OF ASSETS AND LIABILITIES OF ALL ASSOCIATIONS—Concluded.

LIABILITIES.

Running stock and dividends	$151,101,148 17
Credits on mortgage loans	16,211,151 12
Credits on other loans	195,301 50
Credits on real estate sold on contract	51,365 17
Paid-up stock and dividends	47,596,223 42
Permanent (non-withdrawable) stock	1,429,566 64
Deposits and accrued interest	116,131,845 64
Deposits secured by collateral	16,930 88
Reserve fund	11,575,021 40
Undivided profit fund	3,264,112 27
Borrowed money and accrued interest	4,497,158 06
Contingent profit on real estate sold on contract	26,380 15
Due borrowers on unfinished buildings	2,218,778 88
Deposits from other building and loan associations	3,389,275 00
Deposits from other financial institutions	1,490,097 31
Other liabilities	365,182 56
Total	$359,559,538 17
Interest due and uncollected	$559,763 25

CONSOLIDATED STATEMENT OF THE RECEIPTS AND DISBURSEMENTS, EARNINGS AND THE DISTRIBUTION THEREOF, OF ALL ASSOCIATIONS DURING FISCAL YEAR ENDING JUNE 30, 1918.

RECEIPTS.

Dues on running stock	$63,076,194 08
Paid-up stock	11,065,787 74
Deposits	88,765,708 01
Credits on mortgage loans	15,283,193 57
Loans on mortgage security repaid	68,781,143 33
Loans on stock, certificates or pass-book security repaid	5,795,213 53
Loans on all other security repaid	1,833,171 14
Unfinished building account	18,929,009 17
Borrowed money	11,890,951 13
Deposits from other building and loan associations	2,413,186 76
Deposits from other financial institutions	970,757 20
Real estate sold	506,160 60
Real estate sold on contract	134,994 14
Insurance and taxes refunded by borrowers	145,044 15
Interest	19,624,645 22
Premium	225,183 80
Fines	23,676 53
Transfer fees	3,052 42
Pass-books and initiation fees	55,899 53
Rents from company's real estate	207,515 29
Deposits in other building and loan associations withdrawn	2,822,991 43
Deposits in other financial institutions withdrawn	3,425,960 05
Sale of bonds	1,838,263 00
Other receipts	2,411,534 30
Total	$320,229,236 12
Cash on hand at close of last fiscal year	14,946,103 68
Total	$335,175,339 80

CONSOLIDATED STATEMENT OF THE RECEIPTS AND DISBURSEMENTS, EARNINGS AND THE DISTRIBUTION THEREOF, OF ALL ASSOCIATIONS DURING FISCAL YEAR ENDING JUNE 30, 1918.—Concluded.

DISBURSEMENTS.

Loans on mortgage security	$114,594,110 26
Loans on stock, certificates or pass-book security	6,623,609 81
Loans on all other security	2,265,621 28
Unfinished building account	20,612,008 39
Withdrawals of running stock and dividends	57,596,296 57
Withdrawals of paid-up stock	8,058,735 27
Withdrawals of deposits	73,423,933 53
Borrowed money	9,619,157 59
Deposits in other building and loan associations	2,868,981 46
Deposits in other financial institutions	2,012,041 85
Insurance and taxes paid for borrowers	147,832 29
Real estate (purchase price)	984,155 25
Real estate on contract	103,765 88
Dividends on paid-up stock	2,699,943 57
Interest on deposits	4,484,926 83
Interest on borrowed money	230,459 59
Repairs on company's real estate	46,339 18
Taxes	64,484 49
Salaries of officers and directors	1,378,913 41
Office help, rent and legal services	601,710 00
Deposits by other building and loan associations withdrawn	2,353,119 26
Deposits by other financial institutions withdrawn	1,296,803 64
Bonds purchased	5,951,334 00
Miscellaneous	3,283,994 65
Total	$321,302,278 05
Cash on hand	13,873,061 75
Total	$335,175,339 80

PROFITS AND LOSS—EARNINGS.

Interest	$19,626,120 56
Premium	225,019 27
Fines	27,622 88
Transfer fees	2,768 63
Pass-books and initiation fees	52,693 84
Rent from company's real estate	189,619 06
Transferred from undivided profit fund	178,595 29
All other earnings	164,210 88
Total	$20,466,650 41

DISTRIBUTION—EARNINGS.

Dividends on running stock	$7,189,934 21
Dividends on mortgage loan credits	312,831 70
Dividends on paid-up stock	2,714,590 34
Reserve fund credit	1,080,396 00
Undivided profit credit	779,430 40
Interest on deposits	5,258,369 09
Interest on borrowed money	233,820 44
Salaries of officers and directors	1,378,441 29
Office help, rent and legal services	601,893 68
Taxes	62,255 11
Repairs on company's real estate	39,435 08
Miscellaneous	815,253 07
Total	$20,466,650 41

Comparative Table of Assets

FOR

1917-1918

COMPARATIVE TABLE OF ASSETS.

Name of Association.	Fiscal Year Closes as of	Total Assets 1917–1918.	Total Assets 1916–1917.	Increase.	Decrease.	Location.	County.
Citizens Building and Loan Association	Dec. 31	$89,048 89	$82,474 81	$6,574 08		Manchester	Adams.
Adams County Building and Loan Company	April 30	73,807 92	63,565 14	10,242 78		West Union	
Citizens Building and Loan Association	May 31	210,634 31	183,229 17	27,405 14		Delphos	Allen.
Delphos Savings and Loan Association Company	June 30	1,015,529 15	1,006,176 62	9,352 53		Delphos	
Allen County Savings and Loan Company	Dec. 31	1,665,988 48	1,457,966 76	208,021 72		Lima	
Central Building and Loan Company	Dec. 31	665,809 47	576,403 43	89,406 04		Lima	
Citizens Loan and Building Company	Dec. 31	2,687,832 58	2,399,675 44	288,157 14		Lima	
Lima Home and Savings Association	Dec. 30	2,028,676 01	1,923,426 06	105,249 95		Lima	
South Side Building and Loan Association	Oct. 1	1,699,656 96	1,665,618 30	34,038 66		Lima	
Spencerville Home and Savings Association	Dec. 31	79,665 10	97,591 08		$17,925 98	Spencerville	
Ashland Building and Loan Company	April 28	291,425 95	293,446 73		2,020 78	Ashland	Ashland.
Ashtabula County Building and Savings Company	June 30	1,563,137 39	1,532,965 44	30,171 95		Ashtabula	Ashtabula.
Harbor Building and Loan Company	Dec. 31	614,785 12	481,669 15	133,115 97		Ashtabula	
People's Building and Loan Company	Dec. 31	2,818,707 68	2,574,374 21	244,333 47		Ashtabula	
Conneaut Building and Loan Company	April 23	269,924 54	259,430 25	10,494 29		Conneaut	
Royal Building and Loan Company						Athens	Athens.
Nelsonville Home and Savings Association	Dec. 31	155,911 77	142,764 29	13,147 48		Nelsonville	
Minster Loan and Savings Company	Dec. 30	786,274 39	599,853 56	186,420 83		Minster	Auglaize.
Citizens Building and Loan Association Company	Dec. 31	218,719 07	213,726 11	4,992 96		New Bremen	
Concordia Building and Savings Association	Dec. 31	105,795 14	104,947 30	847 84		New Bremen	
Union Building and Loan Company	Dec. 25	177,996 31	180,370 64		2,374 33	St. Marys	
Citizens Building and Loan Company	Jan. 28	398,027 12	377,975 64	20,051 48		Wapakoneta	
City Loan and Savings Company	Dec. 30	180,472 99	130,492 11	49,980 88		Wapakoneta	
Wapakoneta Building and Savings Company	June 30	369,095 96	315,189 72	53,906 24		Wapakoneta	
Home Building and Loan Company	Dec. 31	301,273 55	257,484 31	43,789 24		Barnesville	Belmont.
Peoples Building and Loan Company	Dec. 31	262,072 20	257,944 42	4,127 78		Barnesville	
Belmont Savings and Loan Company	Mar. 31	1,076,387 82	893,165 94	183,221 88		Bellaire	
Buckeye Savings and Loan Company	Dec. 31	4,670,025 07	4,275,213 83	394,811 24		Bellaire	
Bridgeport Savings, Loan and Building Association	Dec. 31	438,201 19	354,123 70	84,077 49		Bridgeport	
Peoples Savings and Loan Company	Jan. 13	141,937 98	117,656 72	24,281 26		Flushing	
Fidelity Savings and Loan Company	Dec. 31	146,171 07	155,051 74		8,880 67	Martins Ferry	
Richland Building and Loan Company	Oct. 2	11,142 53	9,950 73	1,191 80		St. Clairsville	
Safety Building and Loan Company	Dec. 31	125,498 21	104,632 30	20,865 91		Georgetown	Brown.

Peoples Building and Loan Company	Feb. 28	52,215 54	67,621 73		15,406 19	Ripley	
Ripley Building, Loan and Savings Company	Oct. 31	46,502 10	51,039 72		4,537 62	Ripley	
Butler Building and Loan Company	Dec. 26	223,034 19	227,294 56		4,260 37	Hamilton	Butler.
Central Building and Loan Association Company	Dec. 4	160,317 35	129,269 47	31,047 88		Hamilton	
Citizens Building, Loan and Savings Company	Dec. 31	247,766 73	231,015 17	16,751 56		Hamilton	
Columbia Savings and Loan Company	June 30	250,775 75	211,857 58	38,918 17		Hamilton	
Dollar Saving and Loan Company	Dec. 26	540,422 64	554,097 40		13,674 76	Hamilton	
Hamilton Homestead and Loan Company	Nov. 27	322,114 97	303,126 70	18,988 27		Hamilton	
Home Loan and Building Association	Dec. 26	1,626,064 56	1,598,397 07	27,667 49		Hamilton	
Peoples Deposit, Improvement and Loan Company	Feb. 5	637,784 92	607,789 13	29,995 79		Hamilton	
West Side Building and Loan Association	Nov. 27	1,002,285 86	928,503 89	73,781 97		Hamilton	
American Building and Loan Association	May 31	816,012 96	731,876 52	84,136 44		Middletown	
Citizens Building, Loan and Savings Association	Dec. 31	266,532 93	323,755 32		57,222 39	Middletown	
Middletown Building and Deposit Association	Dec. 31	2,336,750 89	2,194,484 72	142,266 17		Middletown	
Oxford Loan and Building Association	Dec. 30	211,325 22	176,303 25	35,021 97		Oxford	
Peoples Building and Loan Association	Mar. 31	64,250 83	42,710 12	21,540 71		Oxford	
Permanent Loan and Building Association	Feb. 28	90,162 25	85,693 11	4,469 14		Ross (Venice P. O.)	
Somerville Building, Loan and Savings Association Co.	Dec. 31	20,931 15	21,194 50		263 35	Somerville	
Trenton Building and Loan Association	Dec. 30	19,801 71	16,042 22	3,759 49		Trenton	
Mutual Loan and Savings Association	June 30	132,654 35	140,835 70		8,181 35	Mechanicsburg	Champaign.
Home Loan Company	May 31	1,060,959 88	940,792 86	120,167 02		Urbana	
Peoples Savings and Loan Company	Dec. 31	1,154,713 32	950,107 74	204,605 58		Urbana	
Perpetual Savings Association	Dec. 31	755,046 32	669,004 40	86,041 92		Urbana	
New Carlisle Building and Loan Company	Dec. 31	52,354 97	48,411 52	3,943 45		New Carlisle	Clark.
Clark County Building and Savings Company	Dec. 31	118,502 13	108,504 19	9,997 94		Springfield	
Merchants and Mechanics Savings and Loan Association	Dec. 30	5,272,848 57	4,564,496 06	708,352 51		Springfield	
Provident Savings and Loan Association	Dec. 31	34,452 34		34,452 34		Springfield	
Springfield Building and Loan Association	Dec. 31	5,171,484 33	4,720,416 51	451,067 82		Springfield	
Batavia Building and Loan Company	Dec. 31	193,426 84	182,591 77	10,835 07		Batavia	Clermont.
Bethel Building and Loan Company	Feb. 27	158,969 88	143,439 68	15,530 20		Bethel	
Loveland Mutual Building and Loan Company	Aug. 8	137,957 16	126,458 29	11,498 87		Loveland	
Union Savings Building and Loan Company	Mar. 31	55,558 79	59,121 76		3,562 97	Loveland	
Clermont Building, Savings and Loan Company	Dec. 10	29,004 22	29,683 31		679 09	Miamiville	
Milford Building and Loan Company	Dec. 30	488,374 82	444,128 24	44,246 58		Milford	
Miliord Home Building Company	Mar. 31	311,687 55	285,497 62	26,189 93		Milford	
Mt. Carmel Building and Loan Company	Aug. 18	8,913 41	8,842 95	70 46		Mt. Carmel	
Clermont Building, Loan and Savings Company	May 31	113,960 09	67,313 11	46,646 98		New Richmond	
Peoples Building and Loan Company	June 11		50,156 30		50,156 30	New Richmond	
Owensville Building and Loan Company	July 31	99,576 73	88,859 79	10,716 94		Owensville	
Union Building and Loan Association Company	Dec. 31		3,297 88		3,297 88	Tobasco	
Williamsburg Building and Loan Company	Dec. 31	46,123 02	50,790 89		4,667 87	Williamsburg	
†Blanchester Loan and Deposit Company	Dec. 31	No report	30,813 12		30,813 12	Blanchester	Clinton.

†Failed to report. Turned over to Attorney-General.

COMPARATIVE TABLE OF ASSETS—Continued.

Name of Association.	Fiscal Year Closes as of	Total Assets 1917–1918.	Total Assets 1916–1917.	Increase.	Decrease.	Location.	County.
Peoples Building and Loan Company	Dec. 31	$72,788 02	$65,020 38	$7,767 64		Blanchester	Clinton—Concluded.
Sabina Building and Loan Company	Feb. 23	55,327 57	48,789 35	6,538 22		Sabina	
Union Loan and Savings Company	Dec. 31	233,901 26	220,994 34	12,906 92		Wilmington	
Wilmington Homestead Company	June 30	168,835 43	156,532 82	12,302 61		Wilmington	
Federal Building and Loan Company	Dec. 30	295,272 69	278,871 04	16,401 65		East Liverpool	Columbiana.
Peoples Building and Savings Company	Sept. 30	560,722 46	527,440 46	33,282 00		East Liverpool	
Potters Savings and Loan Company	June 30	3,664,352 63	3,577,842 77	86,509 86		East Liverpool	
Union Savings and Loan Company	Jan. 20	729,226 38	745,014 10		$15,787 72	East Liverpool	
East Palestine Building and Loan Association	Dec. 31	486,135 75	464,415 31	21,720 44		East Palestine	
Peoples Savings and Loan Company	Dec. 31	410,762 41	333,075 33	77,687 08		Leetonia	
Peoples Savings and Loan Company	Dec. 31	353,670 79	313,461 06	40,209 73		Lisbon	
New Waterford Building and Loan Company	Dec. 31	34,133 54	27,544 76	6,588 78		New Waterford	
Salem Savings and Loan Association	Dec. 31	33,700 90	36,883 85		3,182 95	Salem	
Security Building and Loan Association	Dec. 31	34,265 09	26,944 24	7,320 85		Salem	
Central Building and Loan Company	Sept. 30	547,785 87	530,098 94	17,686 93		Wellsville	
Perpetual Savings and Loan Company	Aug. 31	1,378,593 85	1,302,848 28	75,745 57		Wellsville	
Citizens Building and Loan Association	Dec. 31	254,925 29	248,006 58	6,918 71		Coshoston	Coshocton.
Home Building, Loan and Savings Company	Dec. 31	697,786 80	606,893 95	90,892 85		Coshocton	
Bucyrus Loan and Building Association Company	Dec. 31	232,514 82	194,136 05	38,378 77		Bucyrus	Crawford.
Peoples Savings and Loan Company	Dec. 31	590,512 44	534,242 75	56,269 69		Bucyrus	
Crestline Building and Loan Association	Dec. 31	236,296 62	219,427 93	16,868 69		Crestline	
Galion Building and Loan Association	Dec. 31	154,978 48	136,639 31	18,339 17		Galion	
Home Savings and Loan Company	May 31	1,054,360 83	1,027,259 25	27,101 58		Galion	
Suburban Building, Loan and Savings Company	Dec. 31	56,410 98	14,786 86	41,624 12		Berea	Cuyahoga.
Arcade Savings and Loan Company						Cleveland	
Atlas Savings and Loan Company	Dec. 31	449,866 04	130,674 44	319,191 60		Cleveland	
Big Five Savings and Loan Company	Dec. 31	10,875 91		10,875 91		Cleveland	
Brooklyn Building and Loan Association Company	Aug. 21	272,157 89	244,325 86	27,832 03		Cleveland	
Cech Savings and Loan Association	June 30	472,546 77	492,619 74		20,072 97	Cleveland	
Central Savings and Loan Company	Dec. 31	121,321 74	20,039 95	101,281 79		Cleveland	
City Savings and Loan Company	Nov. 30	968,101 67	595,323 13	372,778 54		Cleveland	
Cleveland Lithuanian Building and Loan Association	Dec. 31	104,517 13	86,859 83	17,657 30		Cleveland	
Cleveland Savings and Loan Company	Mar. 31	2,057,537 41	2,145,274 47		87,737 06	Cleveland	
Cosmopolitan Savings and Loan Company	Dec. 31	24,833 78	14,239 50	10,594 28		Cleveland	
Cuyahoga Savings and Loan Company	Dec. 30	1,107,741 48	1,016,666 68	91,074 80		Cleveland	
Denison-Harvard Savings and Loan Company	Aug. 31	65,208 20	45,409 79	19,798 41		Cleveland	

Doan Savings and Loan Company	Jan. 15	785,458 47	565,498 66	219,959 81		Cleveland	
Dollar Saving and Loan Company	Dec. 31	1,334 96		1,334 96		Cleveland	
East End Building and Loan Association	Dec. 26	282,889 61	177,330 64	105,558 97		Cleveland	
Economy Building and Loan Company	Dec. 30	386,418 15	395,883 33		9,465 18	Cleveland	
Equity Savings and Loan Company	Nov. 29	3,903,862 06	3,636,401 81	267,460 25		Cleveland	
Fidelity Savings and Loan Company	Nov. 30	89,572 21	17,638 00	71,934 21		Cleveland	
First Slavonian Mutual Building and Loan Association	Feb. 14	54,038 28	38,851 27	15,187 01		Cleveland	
Guaranty State Savings and Loan Company	Dec. 30	71,396 31	30,238 87	41,157 44		Cleveland	
Hospodar Building and Loan Association	Nov. 27	52,049 59	28,331 05	23,718 54		Cleveland	
Lorain Avenue Building and Loan Association	Nov. 30	27,200 22	14,013 20	13,187 02		Cleveland	
Memorial Building and Loan Company	April 30	7,326 36	7,287 36	39 00		Cleveland	
Mravenec Savings and Loan Association	Dec. 27	866,044 05	692,030 33	174,013 72		Cleveland	
Municipal Savings and Loan Company	Dec. 31	228,760 86	196,245 07	32,515 79		Cleveland	
Mutual Building and Investment Company	June 20	6,960,683 86	5,366,459 20	1,594,224 66		Cleveland	
Ohio Mutual Savings and Loan Company	Dec. 31	833,693 14	804,442 59	29,250 55		Cleveland	
Ohio Royal Building and Loan Company	Dec. 31	34,232 48	760 45	33,472 03		Cleveland	
Ohio Savings and Loan Company	Dec. 31	1,247,998 41	1,259,525 53		11,527 12	Cleveland	
Oul Building and Loan Association Company	Dec. 31	280,690 54	176,373 48	104,317 06		Cleveland	
Pleasant View Savings and Loan Association	Aug. 22	16,599 24	10,158 37	6,440 87		Cleveland	
Polish American Savings and Loan Company	Dec. 31	37,791 43	10,930 87	26,860 56		Cleveland	
Progress Building, Savings and Loan Company	Dec. 30	101,499 80	64,032 70	37,467 10		Cleveland	
Provident Building and Loan Association	Dec. 30	710,994 45	609,547 55	101,446 90		Cleveland	
St. Clair Avenue Saving and Loan Company	Dec. 31	89,357 12	61,857 41	27,499 71		Cleveland	
St. Hyacinth's Savings and Loan Association	Jan. 31	21,634 93	14,803 38	6,831 55		Cleveland	
Security Savings and Loan Company	Dec. 31	177,394 13	41,124 48	136,269 65		Cleveland	
Slovenian Building and Loan Association	Dec. 31	8,929 10		8,929 10		Cleveland	
South Side German Building Association	Dec. 31	1,286,831 73	1,082,330 37	204,501 36		Cleveland	
Superior Building and Loan Company	Dec. 12	815,586 29	539,088 52	276,497 77		Cleveland	
Tatra Savings and Loan Association	Dec. 31	91,899 06	51,883 18	40,015 88		Cleveland	
Ukraina Ruthenian Building and Loan Association	Dec. 26	232,180 11	116,724 45	115,455 66		Cleveland	
Union Savings and Loan Company	June 30	3,095,156 05	3,138,745 93		43,589 88	Cleveland	
Vcela Building and Loan Association	Feb. 28	1,487,803 81	1,280,302 28	207,501 53		Cleveland	
Warsaw Savings and Loan Association	Dec. 31	19,923 49		19,923 49		Cleveland	
West Side Savings and Loan Association	Nov. 11	3,515,663 83	3,000,373 64	515,290 19		Cleveland	
Windermere Savings and Loan Company	Dec. 31	732,938 90	433,913 39	299,025 51		East Cleveland	
Colonial Savings and Loan Company	Dec. 31	668,317 00	504,783 30	163,533 70		Lakewood	
Orol Building and Loan Company	Mar. 31	297,047 15	226,613 71	70,433 44		Lakewood	
Arcanum Building and Loan Association	Dec. 26	48,142 11	30,491 94	17,650 17		Arcanum	Darke.
Greenville Building Company	May 12	439,192 77	436,035 06	3,157 71		Greenville	
New Madison Loan and Building Company	April 1	36,970 50	33,506 52	3,463 98		New Madison	
Versailles Building and Loan Company	Dec. 31	356,089 24	325,053 83	31,035 41		Versailles	
Defiance Home Savings and Loan Association	Dec. 31	2,507,148 63	2,045,085 89	462,062 74		Defiance	Defiance.
Farmers Savings and Loan Association	Dec. 31	190,346 08	102,409 69	87,936 39		Definace	
Security Building and Loan Company	July 31	1,003,556 38	834,547 25	169,009 13		Defiance	

COMPARATIVE TABLE OF ASSETS—Continued.

Name of Association.	Fiscal Year Closes as of	Total Assets 1917–1918.	Total Assets 1916–1917.	Increase.	Decrease.	Location.	County.
Hicksville Building, Loan and Savings Company	Dec. 31	$362,998 49	$294,862 00	$68,136 49		Hicksville	Defiance—Concluded.
Fidelity Building Association and Loan Company	Dec. 31	992,271 86	914,147 34	78,124 52		Delaware	Delaware.
Peoples Building and Loan Company	Sept. 30	1,447,651 16	1,276,522 85	171,128 31		Delaware	
Sunbury Building and Loan Company	Dec. 31	84,374 46	77,714 76	6,659 70		Sunbury	
Home Savings and Loan Company	Dec. 31	233,665 02	216,838 51	16,826 51		Sandusky	Erie.
Peoples Loan and Savings Company	Dec. 31	1,150,301 16	709,682 31	440,618 85		Sandusky	
Savings Building and Loan Company	Jan. 4	463,851 94	433,049 10	30,802 84		Sandusky	
Liberty Township Loan and Building Company	Dec. 31	26,248 52	22,413 80	3,834 72		Baltimore	Fairfield.
Equitable Savings Loan and Building Company	July 31	181,548 01	172,587 65	8,960 36		Lancaster	
Fairfield Savings and Loan Company	Sept. 30	345,034 69	285,663 37	59,371 32		Lancaster	
New Plan Savings and Loan Company	June 1	201,984 25	213,705 37		$11,721 12	Lancaster	
Perpetual Savings and Building Company	Aug. 1	96,422 67	95,515 92	906 75		Lancaster	
Shoeworkers Deposit Building & Loan Company	Dec. 31	106,274 98	97,843 56	8,431 42		Lancaster	
Square Deal Savings and Loan Company	June 30	398,807 10	358,865 82	39,941 28		Lancaster	
Bloomingburg Building and Loan Association	Dec. 31	19,203 45	21,604 91		2,401 46	Bloomingburg	Fayette.
Citizens Building and Loan Company		Final	15,757 78		15,757 78	Washington C. H.	
Allemania Building and Loan Company	Dec. 31	552,417 98	500,772 16	51,645 82		Columbus	Franklin.
Brunson Savings and Loan Company	Dec. 31	98,058 67		98,058 67		Columbus	
Buckeye State Building and Loan Company	Dec. 31	14,617,662 12	12,650,711 23	1,966,950 89		Columbus	
Central Building Loan and Savings Company	Dec. 31	1,856,026 97	1,799,165 23	56,861 74		Columbus	
Central Ohio Building and Loan Company	Dec. 31	993,819 85	908,223 47	85,596 38		Columbus	
Columbian Building and Loan Company	Dec. 30	2,511,135 93	2,525,499 51		14,363 58	Columbus	
Columbus Teachers Savings and Loan Association	Dec. 31	23,343 09	20,362 75	2,980 34		Columbus	
Dollar Building and Loan Company	Dec. 31	465,977 30	454,108 59	11,868 71		Columbus	
Fidelity Building, Loan and Savings Company	Dec. 31	615,456 08	559,959 49	55,496 59		Columbus	
Fireside Building, Loan and Savings Company	Dec. 31	331,109 67	353,267 55		22,157 88	Columbus	
Franklin Loan and Savings Company	Dec. 31	2,281,949 16	2,052,188 45	229,760 71		Columbus	
Home Building and Loan Association	Dec. 30	299,162 11	268,189 16	30,972 95		Columbus	
Jeffrey Building, Loan and Savings Association	Dec. 31	227,079 73	164,386 05	62,693 68		Columbus	
Lilley Building and Loan Company	Dec. 31	702,976 38	661,724 80	41,251 58		Columbus	
Mutual Loan and Savings Association	Dec. 31	290,635 37	290,312 01	323 36		Columbus	
Ohio Building and Loan Company	Dec. 31	1,423,948 61	1,313,103 85	110,844 76		Columbus	
Ohio State Savings Association	Dec. 31	5,610,616 92	5,270,956 43	339,660 49		Columbus	
Park Savings Company	Dec. 31	1,846,427 74	1,596,747 89	249,679 85		Columbus	
Peoples Savings Association	Dec. 31	1,144,352 35	1,154,591 85		10,239 50	Columbus	

Railroad Employees Building and Loan Company	June 30	1,955,829 78	2,074,088 58		118,258 80	Columbus	
Scioto Building and Loan Company	Dec. 31	308,078 13	256,497 97	51,580 16		Columbus	
Union Building and Savings Company	Dec. 31	943,193 59	833,979 47	109,214 12		Columbus	
West Side Building and Loan Association	Dec. 31	478,598 07	479,794 41		1,196 34	Columbus	
East Columbus Building and Loan Association	June 30	17,778 11	20,515 11		2,737 00	East Columbus	
Home Savings Company	Dec. 31	129,991 26	110,033 25	19,958 01		Westerville	
Delta Building Loan and Savings Company	June 30	377,883 65	347,494 68	30,388 97		Delta	Fulton.
Fulton County Building Loan and Savings Company	Dec. 30	136,928 95	121,897 77	15,031 18		Wauseon	
Buckeye Building and Loan Company	Dec. 31	177,558 58	173,926 63	3,631 95		Gallipolis	Gallia.
Gallipolis Savings and Loan Company	June 30	144,455 85	141,771 29	2,684 56		Gallipolis	
Cedarville Building and Loan Association	Jan. 31	37,581 18	39,907 55		2,326 37	Cedarville	Greene.
Home Building and Savings Company	Dec. 31	1,714,221 57	1,471,137 51	243,084 06		Xenia	
Peoples Building and Savings Company	Dec. 30	1,572,362 80	1,486,917 46	85,445 34		Xenia	
Byesville Loan and Building Company	June 30	7,259 40	6,979 22	280 18		Byesville	Guernsey.
Cambridge Loan and Building Company	Dec. 31	967,617 13	872,943 10	94,674 03		Cambridge	
Guernsey Building and Loan Company	Dec. 31	1,068,755 64	882,171 66	186,583 98		Cambridge	
Home Building and Loan Company	Dec. 31	35,560 47	35,632 06		71 59	Quaker City	
Blue Ash Building and Loan Company	April 30	54,211 00	52,686 45	1,524 55		Blue Ash	Hamilton.
Cheviot Building and Loan Company	Nov. 30	134,053 09	99,630 27	34,422 82		Cheviot	
Accommodation Loan and Building Company	Feb. 26	68,851 46	59,033 26	9,818 20		Cincinnati	
Active Building and Loan Company	July 25	73,557 76	90,581 16		17,023 40	Cincinnati	
Addison Building and Loan Company	Aug. 23	113,548 99	110,065 97	3,483 02		Cincinnati	
Advance Building and Loan Company	Dec. 28	33,278 81	33,887 62		608 81	Cincinnati	
Allemania Loan and Building Association No. 2	Nov. 25	55,464 26	54,702 52	761 74		Cincinnati	
Alpha Building and Loan Company	Oct. 10	98,710 41	94,211 46	4,498 95		Cincinnati	
Anderson Ferry Building and Loan Company	Mar. 28	40,907 86	39,560 53	1,347 33		Cincinnati	
Antonio Home Loan and Building Company	Dec. 30	247,219 67	225,883 49	21,336 18		Cincinnati	
Apollo Savings and Loan Company	Dec. 31	304,926 53	298,729 78	6,196 75		Cincinnati	
Aragon Building and Loan Company No. 2	Mar. 28	205,310 97	200,787 66	4,523 31		Cincinnati	
Atlantic Building Association Company	Jan. 16	37,172 79	44,675 59		7,502 80	Cincinnati	
Atlas Loan and Building Company	Dec. 26	78,797 11	71,282 34	7,514 77		Cincinnati	
Aurora Loan and Building Company	Sept. 26	19,172 88	17,245 92	1,926 96		Cincinnati	
Avondale Loan and Building Company	Mar. 26	209,815 06	196,960 36	12,854 70		Cincinnati	
Avondale U. S. Building and Loan Company	April 26	108,616 19	100,072 00	8,544 19		Cincinnati	
Baltimore Ave Loan and Building Company	Oct. 26	154,882 24	130,280 60	24,601 64		Cincinnati	
Bank Street Building Association Company	Nov. 25	626,614 49	540,344 46	86,270 03		Cincinnati	
Bavaria Building and Loan Company	Oct. 10	18,279 62	16,514 26	1,765 36		Cincinnati	
Beekman Street Building and Loan Company	Sept. 30	98,052 05	87,163 14	10,888 91		Cincinnati	
Bellevue Building Association	Nov. 8	45,823 96	37,409 35	8,414 61		Cincinnati	
Big Four Building and Savings Company	July 31	510,856 15	406,579 83	104,276 32		Cincinnati	
Bond Hill Building Association Company	May 31	210,460 84	222,539 45		12,078 61	Cincinnati	
Bon Ton Building and Loan Company	April 24	90,393 36	74,601 96	15,791 40		Cincinnati	
Bramble Building and Loan Company	Nov. 3	9,048 89		9,048 89		Cincinnati	

COMPARATIVE TABLE OF ASSETS.—Continued.

Name of Association.	Fiscal Year Closes as of	Total Assets 1917–1918.	Total Assets 1916–1917.	Increase.	Decrease.	Location.	County.
Bremen Street Loan and Building Company	Feb. 17	$96,383 87	$85,874 57	$10,509 30		Cincinnati	Hamilton—Continued.
Burnet Woods Building and Savings Company	Aug. 25	204,699 88	176,659 29	28,040 59		Cincinnati	
Business Men's Building Association and Loan Company	May 31	314,220 97	320,596 97		$6,376 00	Cincinnati	
Butchers and Drovers Building and Saving Company	Jan. 2	30,385 12	24,835 03	5,550 09		Cincinnati	
Cabinet Loan and Building Company	Feb. 6	158,312 08	154,843 57	3,468 51		Cincinnati	
Calhoun Loan and Building Company	Mar. 27	154,877 24	149,940 14	4,937 10		Cincinnati	
Calhoun Loan and Building Company No. 2	Mar. 1	34,585 60	37,408 49		2,822 89	Cincinnati	
Carlisle Building and Loan Company	Dec. 26	25,366 97	23,444 10	1,922 87		Cincinnati	
Carthage Pike Building and Loan Association	Mar. 1	10,923 17	6,804 94	4,118 23		Cincinnati	
Carthage Savings and Loan Association	Nov. 30	507,499 41	479,893 30	27,606 11		Cincinnati	
Centennial Building Association	Mar. 1	164,958 78	153,944 33	11,014 45		Cincinnati	
Central Building and Loan Company	Nov. 27	176,251 01	144,970 78	31,280 23		Cincinnati	
Central Fairmount Building and Loan Company	Dec. 29	470,863 29	418,175 07	52,688 22		Cincinnati	
Central Hyde Park Savings and Loan Company	Nov. 24	21,557 06		21,557 06		Cincinnati	
Champion Building Association No. 2	Feb. 12	65,221 64	66,602 42		1,380 78	Cincinnati	
Cincinnati Loan and Building Company	July 3		68,872 59		68,872 59	Cincinnati	
Cincinnati Workingmen's Club Building and Loan Co	April 2	358,360 44	368,129 78		9,769 34	Cincinnati	
Cincinnatus Loan and Building Company	June 1	166,505 40	165,823 94	681 46		Cincinnati	
Citizens Building Association No. 2	Mar. 16	273,871 17	251,611 34	22,259 83		Cincinnati	
Citizens Gift Building and Loan Company	Dec. 27	99,201 28	107,126 20		7,924 92	Cincinnati	
City Hall Loan and Building Company	Sept. 27	174,782 63	166,098 34	8,684 29		Cincinnati	
Clark Street Loan and Building Company	July 5	212,641 24	195,061 39	17,579 85		Cincinnati	
Cleveland Building Association Company	May 29	85,487 37	83,014 66	2,472 71		Cincinnati	
Clifton Heights Loan and Building Company	Sept. 27	80,616 75	72,929 51	7,687 24		Cincinnati	
Clifton Heights No. 2 Loan and Building Company	April 24	108,382 61	130,440 50		22,057 89	Cincinnati	
Clifton Mutual Savings and Building Company	May 11	210,113 56	226,977 56		16,864 00	Cincinnati	
Clinton Loan and Building Company	Sept. 30	232,686 87	215,167 60	17,519 27		Cincinnati	
Colerain Building and Loan Company	Oct. 5	151,857 31	137,891 93	13,965 38		Cincinnati	
College Hill Loan and Building Company	Jan. 16	233,992 74	250,274 86		16,282 12	Cincinnati	
College Hill Progressive Building and Loan Company	May 21	36,329 49	28,475 23	7,854 26		Cincinnati	
Columbia Building and Loan Association Company	Feb. 26	164,226 53	167,507 31		3,280 78	Cincinnati	
Concordia Building Association	June 26	113,414 08	105,737 01	7,677 07		Cincinnati	
Congress Building Association Company	May 30	95,027 42	92,077 68	2,949 74		Cincinnati	
Corryville Building and Savi g Company	Nov. 9	165,788 47	153,208 45	12,580 02		Cincinnati	
Cottage Building and Loan Company	Nov. 2	518,950 19	503,948 56	15,001 63		Cincinnati	
Court House Loan and Building Company	Dec. 26	159,182 90	139,113 58	20,069 32		Cincinnati	
Court Street Market Building and Savings Company	Aug. 7	105,245 52	97,009 78	8,235 74		Cincinnati	
Cumminsville Loan and Building Company	Dec. 31	118,543 90	128,786 95		10,243 05	Cincinnati	

Dayton Street Building Association Company	May 26	57,477 68	49,413 03	8,064 65		Cincinnati
Delta Loan Association Company	July 8	395,705 00	365,759 18	29,945 82		Cincinnati
Deutscher Landwehr Building and Savings Company	Oct. 4	96,368 77	91,675 12	4,693 65		Cincinnati
Dreman Ave Loan and Building Company	Jan. 30	74,492 04	77,969 86		3,477 82	Cincinnati
Eagle Savings and Loan Association	Mar. 1	1,376,231 48	1,368,514 01	7,717 47		Cincinnati
East End Loan Association Company	Dec. 25	314,753 75	267,050 01	47,703 74		Cincinnati
East Side Building and Loan Company	Oct. 3	73,962 86	64,696 84	9,266 02		Cincinnati
East Walnut Hills Building and Loan Company	June 27	189,179 08	192,805 34		3,626 26	Cincinnati
Elberon Building and Loan Association	April 28	28,908 71	31,424 52		2,515 81	Cincinnati
Elmore Loan and Building Company	Nov. 6	132,854 13	113,093 85	19,760 28		Cincinnati
Elm Street Industry Loan and Building Company	April 30	42,332 22	38,715 89	3,616 33		Cincinnati
Enterprise Building Association Company	June 26	625,421 31	667,406 80		41,985 49	Cincinnati
Ernst Station Loan and Building Company	Oct. 28	162,757 67	164,072 26		1,314 59	Cincinnati
Evanston Building and Loan Company	Jan. 16	138,826 28	134,578 45	4,247 83		Cincinnati
Excellent Loan and Building Association Company	Feb. 28	51,509 71	52,490 89		981 18	Cincinnati
Exposition Building and Loan Company	Sept. 4	168,107 88	181,908 34		13,800 46	Cincinnati
Extension Loan and Building Company	Jan. 30	50,425 60	43,602 32	6,823 28		Cincinnati
Family Building Association No. 1	April 4	174,133 72	155,375 69	18,758 03		Cincinnati
Finance Loan and Savings Company	Oct. 1	126,906 33	108,904 25	18,002 08		Cincinnati
Findlay Loan and Building Company No. 3	Jan. 25	161,104 85	149,787 77	11,317 08		Cincinnati
Findlay Market No. 2 Loan and Building Company	Aug. 14	208,676 34	211,618 82		2,942 48	Cincinnati
First Ward Building and Loan Association Company	Mar. 31	256,203 09	261,459 42		5,256 33	Cincinnati
Fischmann Loan and Building Company	Dec. 28	80,153 80	70,519 72	9,634 08		Cincinnati
Fortschrit Bau Verein	Dec. 31	114,669 99	110,029 73	4,640 26		Cincinnati
Forward Building and Loan Company	Jan. 31	32,024 31	27,543 67	4,480 64		Cincinnati
Foundation Building and Loan Company	Oct. 10	65,670 51	64,307 11	1,363 40		Cincinnati
Fourth Street Savings Association	Jan. 31	23,767 14		23,767 14		Cincinnati
Fourth Ward Building and Loan Company	Dec. 27	160,973 86	145,651 22	15,322 64		Cincinnati
Fulton Building and Savings Association No. 4	Aug. 31	77,757 14	81,314 39		3,557 25	Cincinnati
Fundamental Loan and Building Company	Mar. 1	325,362 74	311,784 23	13,578 51		Cincinnati
Garden Deposit and Loan Company	July 27	152,053 80	131,908 76	20,145 04		Cincinnati
Garfield No. 1 Loan and Building Company	Dec. 26	137,097 97	127,018 32	10,079 65		Cincinnati
Garfield No. 2 Loan and Building Company	Oct. 28	83,200 00	87,495 07		4,295 07	Cincinnati
Gem Building and Loan Company	June 25	65,844 31	66,740 44		896 13	Cincinnati
German American Loan and Building Company	April 30	129,439 49	131,003 58		1,564 09	Cincinnati
Germania Building Association No. 3	Oct. 31	316,871 68	322,064 34		5,192 66	Cincinnati
Germania No. 2 Loan and Building Company	Mar. 28	242,241 06	225,708 21	16,532 85		Cincinnati
Gest St. Building Association No. 1	Feb. 5	105,016 12	109,824 75		4,808 63	Cincinnati
Gest St. No. 2 Loan and Building Company	July 21	122,079 80	116,214 78	5,865 02		Cincinnati
Gilt Edge Building and Saving Company	May 2	145,054 86	125,911 83	19,143 03		Cincinnati
Glenn Building and Saving Association	Dec. 30	170,653 09	161,959 21	8,693 88		Cincinnati
Glenway Loan and Deposit Company	May 31	378,887 62	354,602 68	24,284 94		Cincinnati
Globe Building and Saving Company	Jan. 2	152,626 12	156,938 89		4,312 77	Cincinnati
Gloria Loan and Building Company	Mar. 31	112,236 62	98,915 50	13,321 12		Cincinnati

COMPARATIVE TABLE OF ASSETS—Continued.

Name of Association.	Fiscal Year Closes as of	Total Assets 1917–1918.	Total Assets 1916–1917.	Increase.	Decrease.	Location.	County.
Government Loan and Building Company	Feb. 24	$66,459 86	$69,884 99		$3,425 13	Cincinnati	Hamilton—Continued.
Green Street Loan and Building Company	Jan. 30	140,392 53	132,587 52	$7,805 01		Cincinnati	
Green Street No. 2 Loan and Building Company	Oct. 5	33,808 29	27,496 36	6,311 93		Cincinnati	
Hanover Building Association Company	Aug. 29	73,339 99	74,345 36		1,005 37	Cincinnati	
Hawthorne Savings and Loan Association	May 30	47,415 80	48,312 97		897 17	Cincinnati	
Hewitt Avenue Loan and Building Association	Feb. 26	173,880 27	168,116 83	5,763 44		Cincinnati	
Highland Avenue Loan and Building Company	Jan. 15	107,111 88	114,606 40		7,494 52	Cincinnati	
Hillsdale Loan and Building Company	Sept. 27	147,011 61	137,989 15	9,022 46		Cincinnati	
Home Builders Loan and Saving Company	April 17	24,224 37	21,636 17	2,588 20		Cincinnati	
Homestead Savings and Loan Company	Mar. 27	215,651 80	192,622 12	23,029 68		Cincinnati	
Hunt Street Loan and Building Company	May 2	99,158 99	86,401 75	12,757 24		Cincinnati	
Hyde Park Building and Loan Company	May 26	364,967 72	306,653 74	58,313 98		Cincinnati	
International Savings and Loan Company	Feb. 12	15,069 13	7,757 53	7,311 60		Cincinnati	
Irish Building and Loan Company	Jan. 25	54,063 22	49,533 60	4,529 62		Cincinnati	
June Street Building, Savings and Loan Company	Oct. 30	243,099 94	215,342 13	27,757 81		Cincinnati	
Kindel Avenue Loan and Building Company	Jan. 31	70,376 90	69,136 49	1,240 41		Cincinnati	
Liberal Loan and Building Company	Oct. 16	373,484 36	328,199 83	45,284 53		Cincinnati	
Lick Run Building and Loan Company	June 6	191,961 11	181,695 15	10,265 96		Cincinnati	
Lincoln Bau Verein	June 11	202,696 10	190,837 81	11,858 29		Cincinnati	
Lincoln Building Association No. 1	Dec. 30	174,007 39	184,393 47		10,386 08	Cincinnati	
Lion Loan and Building Company	Mar. 7	136,425 32	133,732 98	2,692 34		Cincinnati	
Lion No. 1 Loan and Building Company	Aug. 29	205,330 49	203,028 85	2,301 64		Cincinnati	
Liston Avenue Building and Loan Company	Nov. 6	15,121 24	11,275 80	3,845 44		Cincinnati	
Livingston Street Loan and Building Company	July 25	24,024 88	32,405 60		8,380 72	Cincinnati	
Losantiville Building and Savings Company	Aug. 30	68,233 86	64,819 78	3,414 08		Cincinnati	
Lower Market Loan and Building Association Company	Sept. 25	58,762 98	59,386 20		623 22	Cincinnati	
Ludlow Avenue Loan and Building Company	May 30	11,450 12	6,961 36	4,488 76		Cincinnati	
McCook Loan and Building Company	Aug. 7	23,382 01	21,961 60	1,420 41		Cincinnati	
Madison Building Association No. 2	Nov. 27	1,368,052 03	1,261,914 93	106,137 10		Cincinnati	
Madison Road Savings and Loan Company	May 17	92,387 11	92,246 03	141 08		Cincinnati	
Mentor Loan and Building Company	Aug. 28	62,955 71	56,721 57	6,234 14		Cincinnati	
Mercantile Building and Loan Company	Oct. 30	262,334 41	245,691 45	16,642 96		Cincinnati	
Mercer Loan and Building Company	Sept. 5	496 23	7,785 63		7,289 40	Cincinnati	
Mohawk Place Building and Loan Company	Jan. 29	154,621 98	142,545 90	12,076 08		Cincinnati	
Molitor Loan and Building Company	May 28	187,097 21	183,254 73	3,842 48		Cincinnati	
Monarch Building and Loan Association Company	Dec. 26	240,989 52	227,376 51	13,613 01		Cincinnati	
Mound Building Association and Loan Company	Feb. 19	123,346 85	101,751 30	21,595 55		Cincinnati	

Mt. Adams Building and Loan Association	Sept. 26	126,731 01	123,319 03	3,411 98		Cincinnati
Mt. Adams Building Company	Sept. 30	76,377 81	70,165 20	6,212 61		Cincinnati
Mt. Lookout Savings and Loan Company	April 21	235,342 19	199,632 27	35,709 92		Cincinnati
Mozart Loan and Building Company	July 29	30,447 37	31,217 19		769 82	Cincinnati
Music Hall Loan and Building Company	July 20	124,152 93	110,879 68	13,273 25		Cincinnati
National Building Association Company	Nov. 29	206,567 47	202,639 66	3,927 81		Cincinnati
New Buckeye Loan and Building Company	Jan. 31	164,669 84	166,526 88		1,857 04	Cincinnati
New Foundation Loan and Building Company	Aug. 7	91,393 09	87,715 00	3,678 09		Cincinnati
New Magnolia Building and Loan Company	Mar. 7	32,257 04	27,801 44	4,455 60		Cincinnati
New Mohawk Building Association	April 23	49,105 69	43,861 84	5,243 85		Cincinnati
New Veteran Building Association Company	Feb. 7	25,516 73	24,226 51	1,290 22		Cincinnati
Nineteenth Ward Building Association Company	Feb. 7	34,694 50	46,957 86		12,263 36	Cincinnati
Nonpareil Building Association Company	June 27	54,305 41	53,452 16	853 25		Cincinnati
North Cincinnati Loan and Building Company	Aug. 28	210,671 08	205,156 85	5,514 23		Cincinnati
North Fairmount Local Loan and Building Company	Mar. 6	85,340 87	85,701 00		360 13	Cincinnati
North Hyde Park Building and Loan Association Company	Nov. 25	151,269 43	137,151 88	14,117 55		Cincinnati
Northwestern Building and Loan Company	Mar. 9	242,080 90	241,949 01	131 89		Cincinnati
Oak Loan and Building Company	Aug. 7	182,025 09	189,685 34		7,660 25	Cincinnati
Oakley Building and Loan Company	Jan. 27	339,263 18	309,458 47	29,804 71		Cincinnati
Oakley Improved Building and Loan Company	Mar. 29	184,753 91	189,991 92		5,238 01	Cincinnati
O'Bryonville Building and Loan Company	April 23	109,519 89	105,999 39	3,520 50		Cincinnati
Odeon Building Association Company	June 26	172,235 04	173,254 16		1,019 12	Cincinnati
Ohio Mechanics Building and Loan Company	Feb. 14	38,788 41	41,705 87		2,917 46	Cincinnati
Ohio Valley Loan and Building Company	Mar. 27	122,567 20	141,898 55		19,331 35	Cincinnati
Old Glory Building and Loan Company	April 30	11,365 24	14,330 99		2,965 75	Cincinnati
Ormonde Savings and Loan Company	Mar. 15	288,864 54	283,733 00	5,131 54		Cincinnati
Pan Handle Building and Loan Company	June 29	26,999 22	25,909 61	1,089 61		Cincinnati
Pleasant Building and Loan Association Company	June 25	36,521 56	31,141 97	5,379 59		Cincinnati
Pleasant Ridge Building and Loan Company	June 25	266,041 22	265,670 15	371 07		Cincinnati
Poplar Loan and Building Company	April 24	90,868 35	74,486 25	16,382 10		Cincinnati
Price Hill Building and Loan Company	Feb. 22	224,289 39	203,886 59	20,402 80		Cincinnati
Price Hill Eagle Loan and Building Company No. 1	Dec. 31	277,384 73	232,078 35	45,306 38		Cincinnati
Price Hill Electric Building and Loan Association	Mar. 12	124,897 14	117,214 07	7,683 07		Cincinnati
Price Hill No. 2 Building and Loan Company	Dec. 30	218,758 96	190,138 36	28,620 60		Cincinnati
Provident Loan Company	Sept. 26	360,156 65	318,944 76	41,211 89		Cincinnati
Quick Withdrawal Building Association Company	May 25	222,044 82	240,239 28		18,194 46	Cincinnati
Reading Road Loan and Building Company	Feb. 5	158,385 67	151,102 22	7,283 45		Cincinnati
Republic Loan and Building Company	Nov. 27	212,212 83	191,329 09	20,883 74		Cincinnati
Ringgold Building and Loan Company	Feb. 16	122,932 09	117,410 13	5,521 96		Cincinnati
Riverside Building Association and Loan Company	Jan. 2	104,455 56	88,497 65	15,957 91		Cincinnati
Rosemont Building and Loan Company	July 25	126,079 47	89,429 42	36,650 05		Cincinnati
Sampson Building and Loan Company	Sept. 27	59,327 15	46,409 75	12,917 40		Cincinnati
San Marco Building and Loan Association	June 7	185,686 65	186,261 55		574 90	Cincinnati
Schuetzen Building and Loan Company	Feb. 23	449,388 96	402,900 33	46,488 63		Cincinnati
Senate Loan and Building Association Company	April 30	95,094 49	86,022 81	9,071 68		Cincinnati

COMPARATIVE TABLE OF ASSETS—Continued.

Name of Association.	Fiscal Year Closes as of	Total Assets 1917–1918.	Total Assets. 1916–1917.	Increase.	Decrease.	Location.	County.
Seventh Ward Loan and Building Company	Aug. 31	$551,378 95	$506,997 94	$44,381 01		Cincinnati	Hamilton—Concluded.
Sherman Loan and Building Company	Dec. 23	17,217 10	17,764 22		$547 12	Cincinnati	
Sidney Avenue Building and Saving Company	April 25	119,271 08	111,058 48	8,212 60		Cincinnati	
Southern Ohio Loan and Trust Company	Dec. 31	1,738,768 15	1,650,865 66	87,902 49		Cincinnati	
South Side Loan and Building Company	Sept. 27	266,141 37	233,522 05	32,619 32		Cincinnati	
Southwest End Building Association	Mar. 15	82,369 01	76,613 97	5,755 04		Cincinnati	
Spring Garden Loan and Building Company	Sept. 12	314,512 09	287,556 40	26,955 69		Cincinnati	
Spring Grove Avenue Loan and Deposit Company	Dec. 6	433,229 61	409,158 41	24,071 20		Cincinnati	
Standard Building and Loan Company	Nov. 30	62,497 48	50,512 20	11,985 28		Cincinnati	
Star Building Association (No. 3) Company	June 11	239,653 36	254,155 74		14,502 38	Cincinnati	
State Avenue Loan and Building Company	Mar. 7	40,120 25	40,223 63		103 38	Cincinnati	
Sun Building Association No. 1	Dec. 26	19,773 67	19,658 16	115 51		Cincinnati	
Supreme Loan and Building Company	May 7	82,349 76	79,347 57	3,002 19		Cincinnati	
Sycamore Savings and Loan Company	Feb. 8	385,351 16	370,908 56	14,442 60		Cincinnati	
Tannery Building Association Company	Sept. 11	116,940 48	93,883 56	23,056 92		Cincinnati	
Twelfth Ward Building and Loan Company	Aug. 31	131,972 43	125,622 51	6,349 92		Cincinnati	
Twentieth Century Building and Loan Company	Mar. 6	22,162 62	21,896 61	266 01		Cincinnati	
Twenty-first Ward Building and Loan Company	May 8	25,083 35	24,377 64	705 71		Cincinnati	
Twenty-second Ward Loan and Deposit Company	Nov. 27	38,024 20	41,054 58		3,030 38	Cincinnati	
Twenty-third Ward Building Association Company	Aug. 1	164,684 62	165,378 12		693 50	Cincinnati	
Unity Loan and Building Company	Dec. 26	77,860 07	83,480 50		5,620 43	Cincinnati	
Vendome Building and Loan Company	Dec. 30	41,259 73	50,217 50		8,957 77	Cincinnati	
Victoria Building Association No. 2	Sept. 25	223,046 37	202,682 58	20,363 79		Cincinnati	
Vine Street Cable Loan and Building Company	Nov. 27	63,173 03	69,242 92		6,069 89	Cincinnati	
Volunteer Loan and Building Company	April 11	159,109 77	146,771 51	12,338 26		Cincinnati	
Walnut Hills Savings and Loan Company	Nov. 28	274,091 69	251,330 77	22,760 92		Cincinnati	
Warsaw Avenue Savings and Loan Company	Jan. 1	49,576 21	52,922 24		3,346 03	Cincinnati	
West Cincinnati Building and Loan Company	Dec. 26	30,709 17	12,920 33	17,788 84		Cincinnati	
Western Avenue Building Association	April 30	124,594 23	115,590 70	9,003 53		Cincinnati	
Western Hills Building, Savings and Loan Company	July 17	318,156 42	312,402 11	5,754 31		Cincinnati	
Westlicher Stern Loan and Building Association Company	Jan. 9	156,254 74	140,959 25	15,295 49		Cincinnati	
West Price Hill Building and Loan Company	Jan. 24	35,548 10	32,579 38	2,968 72		Cincinnati	
Westwood Homestead Company	Sept. 30	281,363 08	272,280 59	9,082 49		Cincinnati	
Winton German Savings and Loan Association	July 16	72,438 56	66,083 62	6,354 94		Cincinnati	
Winton Place Building and Loan Company	Dec. 26	122,922 29	106,220 76	16,701 53		Cincinnati	
Woodburn Avenue Loan and Building Company	Jan. 6	169,383 68	169,497 21		113 53	Cincinnati	
Workingmen's Building and Saving Company	April 25	111,049 15	93,721 51	17,327 64		Cincinnati	
Young Men's Building and Loan Company	June 25	69,640 52	75,711 81		6,071 29	Cincinnati	

Deer Park Building and Loan Company	Aug. 26	8,605 44	4,667 47	3,937 97		Deer Park	
Elmwood Place Loan and Building Company	Nov. 26	332,473 84	313,402 58	19,071 26		Elmwood Place	
Inter-Valley Building and Loan Association	Dec. 1	5,195 49		5,195 49		Elmwood Place	
Glendale Building and Loan Association Company	May 31	153,135 66	140,782 01	12,353 65		Glendale	
Glendale Savings Association	Dec. 31	157,395 43	141,712 38	15,683 05		Glendale	
Harrison Welfare Building Association	May 22	9,259 12	4,570 81	4,688 31		Harrison	
Lenox Building and Loan Company	Aug. 1	215,700 28	205,174 34	10,525 94		Ivorydale	
Enterprise Building and Loan Association Company	Dec. 31	737,182 81	676,326 34	60,856 47		Lockland	
Lockland Building and Loan Association Company	Mar. 27	60,415 14	58,356 23	2,058 91		Lockland	
Miami Savings and Loan Company	Dec. 31	167,061 00	123,429 70	43,631 30		Miami	
Mt. Healthy Saving and Loan Company	Jan. 22	340,284 65	342,932 76		2,648 11	Mt. Healthy	
Mt. Washington Loan, Building and Deposit Company	June 30	57,413 33	55,654 84	1,758 49		Mt. Washington	
Newtown Building and Loan Association Company	Dec. 31	23,784 28	22,559 30	1,224 98		Newtown	
Miami Township Building and Loan Company	April 19	212,618 19	220,395 08		7,776 89	North Bend	
North College Hill Building and Loan Company	Mar. 6	9,664 91	11,361 72		1,696 81	North College Hill	
Central Norwood Building and Loan Association	Sept. 30	66,526 76	50,211 82	16,314 94		Norwood	
Elsmere Building and Loan Company	June 25	90,355 23	82,061 39	8,293 84		Norwood	
First National Building and Loan Company	Mar. 28	179,420 47	170,405 01	9,015 46		Norwood	
Hunter Avenue Savings and Loan Association Company	April 3	9,052 77	5,635 58	3,417 19		Norwood	
Norwood Building and Loan Company	Oct. 8	129,879 97	127,008 21	2,871 76		Norwood	
Norwood Eagle Building and Loan Association Company	Dec. 29	19,100 09	9,546 93	9,553 16		Norwood	
Norwood Home Savings Association	Nov. 24	33,834 32	17,158 57	16,675 75		Norwood	
Norwood Improved Building and Loan Company	June 26	284,460 36	304,913 12		20,452 76	Norwood	
Norwood View Building and Loan Company	Dec. 31	16,133 08	9,264 43	6,868 65		Norwood	
West Norwood Building and Loan Company	July 10	114,471 16	100,369 84	14,101 32		Norwood	
German Building Loan and Savings Association	June 28	139,749 21	126,015 08	13,734 13		Reading	
Home Building and Loan Company	April 30	920,339 49	894,924 55	25,414 94		Reading	
Reading Building and Loan Company	April 28	273,630 17	242,774 25	30,855 92		Reading	
St. Bernard Loan and Building Association Company	Aug. 14	380,248 03	383,405 00		3,156 97	St. Bernard	
St. Bernard Progressive Building and Loan Association Co.	Jan. 8	270,712 69	255,104 73	15,607 96		St. Bernard	
Town Hall Savings and Loan Association	Nov. 27	38,475 28	33,882 65	4,592 63		St. Bernard	
Peoples Building and Loan Association Company	Nov. 26	90,542 01	83,597 43	6,944 58		Sharonville	
Sharonville Savings and Loan Company	Dec. 28	114,838 45	96,762 28	18,076 17		Sharonville	
Silverton Loan and Building Company	Sept. 11	138,810 09	131,677 68	7,132 41		Silverton	
Terrace Park Building and Loan Company	Feb. 4	78,691 09	69,696 63	8,994 46		Terrace Park	
Wyoming Loan and Savings Company	Aug. 25	293,736 21	290,358 33	3,377 88		Wyoming	
Hancock Savings and Loan Company	Dec. 31	60,948 26	55,083 17	5,865 09		Findlay	Hancock.
Home Savings and Loan Company	Dec. 31	544,788 64	527,431 02	17,357 62		Ada	Hardin.
Home Savings and Loan Company	Dec. 31	1,208,022 08	1,083,711 52	124,310 56		Kenton	
Cadiz Building and Loan Company	Mar. 30	256,106 10	209,576 95	46,529 15		Cadiz	Harrison.
Harrison Building and Loan Company	Oct. 5	51,575 14	33,522 54	18,052 60		Cadiz	
Third Equitable Building and Loan Company	Dec. 31	92,737 03	87,062 94	5,674 09		Cadiz	
Home Savings Building and Loan Association	Dec. 31	18,886 93	21,176 84		2,289 91	Scio	

COMPARATIVE TABLE OF ASSETS—Continued.

Name of Association.	Fiscal Year Closes as of	Total Assets 1917–1918.	Total Assets 1916–1917.	Increase.	Decrease.	Location.	County.
Fidelity Building and Loan Company	June 16	$311,180 71	$280,988 91	$30,191 80		Greenfield	Highland.
Home Building and Loan Company	Dec. 31	510,332 30	492,462 77	17,869 53		Greenfield	
Home Building and Loan Association	Dec. 31	112,706 74	109,166 92	3,539 82		Hillsboro	
Superior Loan and Building Association	Dec. 31	146,004 98	164,808 60		$18,803 62	Hillsboro	
Fairfield Building and Loan Company	Dec. 31	19,629 87	18,648 08	981 79		Leesburg	
Leesburg Building and Loan Association Company	Dec. 31	60,467 80	52,467 87	7,999 93		Leesburg	
Lynchburg Building and Loan Association Company	June 30	151,496 99	147,075 18	4,421 81		Lynchburg	
Citizens Savings Association	Dec. 31	145,959 23	81,403 71	64,555 52		Logan	Hocking.
Logan Home and Savings Association	Dec. 31	71,843 38	76,179 26		4,335 88	Logan	
Deposit Building, Savings and Loan Company	Dec. 31	124,408 33	95,345 19	29,063 14		Millersburg	Holmes.
Millersburg Investment Building and Loan Company	Dec. 31	50,201 24	40,803 62	9,397 62		Millersburg	
Industrial Savings and Loan Association	Dec. 31	641,915 11	628,182 87	13,732 24		Bellevue	Huron.
Home Savings and Loan Company	Mar. 31	793,645 58	838,898 98		45,253 40	Norwalk	
Citizens Building and Loan Company	Mar. 10	89,238 59	91,333 07		2,094 48	Jackson	Jackson.
Jackson Building, Loan and Savings Company	Dec. 31	110,566 64	118,427 09		7,860 45	Jackson	
Citizens Building and Loan Company	Dec. 31	71,201 00	73,059 17		1,858 17	Wellston	
Jackson County Building, Loan and Savings Company	Dec. 12	50,146 23	53,607 06		3,460 83	Wellston	
Jefferson Building and Savings Company	Dec. 31	1,332,286 82	1,146,660 68	185,626 14		Steubenville	Jefferson.
Steubenville Building and Loan Association Company	June 30	1,406,744 17	1,220,074 43	186,669 74		Steubenville	
Union Building and Loan Company	Nov. 30	364,317 75	249,241 23	115,076 52		Steubenville	
Centerburg Building and Loan Association Company	Dec. 31	1,183,792 20	1,342,632 12		158,839 92	Centerburg	Knox.
Citizens Building, Loan and Savings Association	Dec. 31	296,261 87	253,453 44	42,808 43		Mt. Vernon	
Home Building and Loan Company	Dec. 31	244,878 69	220,317 15	24,561 54		Mt. Vernon	
Knox Savings and Loan Association	Dec. 31	1,194,336 42	1,007,951 47	186,384 95		Mt. Vernon	
Citizens Loan and Building Company	Oct. 31	265,503 06	246,190 67	19,312 39		Painesville	Lake.
Lake County Savings and Loan Company	Dec. 31	14,591 65		14,591 65		Painesville	
Coal Grove Building and Loan Association Company	Dec. 24	17,266 88	16,237 36	1,029 52		Coal Grove	Lawrence.
Crescent Building and Loan Company	Oct. 30	89,958 89	101,351 00		11,392 11	Ironton	
Etna Building and Loan Company	Dec. 26	224,197 67	232,342 13		8,144 46	Ironton	
Excelsior Building and Loan Company	July 3	500,390 44	490,467 25	9,923 19		Ironton	
Farmers and Mechanics Savings, Building and Loan Co.	Sept. 5	59,822 97	54,904 63	4,918 34		Ironton	
German Building and Loan Company	Mar. 13	223,063 58	215,050 37	8,013 21		Ironton	
Home Building and Loan Company	Dec. 31	305,860 76	245,696 17	60,164 59		Ironton	
Iron City Building and Loan Company	Mar. 29	173,127 51	178,293 55		5,166 04	Ironton	

South Side Building Loan and Saving Company	Dec. 17	131,879 69	119,326 95	12,552 74		Ironton	
Star Building and Loan Company	Dec. 31	660,233 89	620,170 83	40,063 06		Ironton	
Building Savings and Loan Company	Dec. 31	50,926 46	59,759 09		8,832 63	Granville	Licking.
Johnstown Building and Loan Association Company	Dec. 31	572,224 61	434,326 81	137,897 80		Johnstown	
Citizens Building and Loan Association	Dec. 31	576,175 17	506,879 86	69,295 31		Newark	
Home Building Association Company	Dec. 31	2,518,816 93	2,250,424 10	268,392 83		Newark	
Licking County Building and Savings Company	Dec. 31	670,127 40	596,270 11	73,857 29		Newark	
Bellefontaine Building and Loan Company	Feb. 28	1,623,735 90	1,305,581 29	318,154 61		Bellefontaine	Logan.
Citizens Building and Loan Company	Mar. 1	743,695 56	690,302 02	53,393 54		Bellefontaine	
Savings Building and Loan Company	Dec. 31	745,705 58	621,767 96	123,937 62		Bellefontaine	
Peoples Building and Loan Company	May 31	156,612 13	155,878 47	733 66		De Graff	
Rushsylvania Building and Loan Company	Dec. 31	11,513 11	11,821 09		307 98	Rushsylvania	
Peoples Savings and Loan Company	Dec. 29	161,780 21	149,853 27	11,926 94		West Liberty	
Lorain County Savings and Loan Company	Aug. 1	187,660 61	173,692 81	13,967 80		Elyria	Lorain.
Citizens Home and Savings Association	June 30	472,550 61	421,248 04	51,302 57		Lorain	
Maumee Building and Loan Company	Dec. 31	5,591 64	5,712 76		121 12	Maumee	Lucas.
Buckeye Savings Association	Jan. 31	48,433 22	40,923 26	7,509 96		Toledo	
Corn City Savings Association	July 31	380,611 06	366,369 42	14,241 64		Toledo	
Home Building and Savings Company	Jan. 26	3,184,675 83	2,822,155 50	362,520 33		Toledo	
Industry Savings and Building Company	Mar. 31	160,731 31	175,121 03		14,389 72	Toledo	
Mutual Savings Association	Dec. 31	1,320,382 51	1,302,073 93	18,308 58		Toledo	
Northwestern Ohio Savings Association	Dec. 31	115,658 77		115,658 77		Toledo	
Ohio Polish Savings and Building Association	Nov. 30	10,571 52	8,406 83	2,164 69		Toledo	
Ohio Savings Association	Dec. 31	31,209 78	30,186 20	1,023 58		Toledo	
Peoples Savings Association	Jan. 31	3,180,617 02	3,097,569 68	83,047 34		Toledo	
Star Building and Loan Association	Dec. 31	1,022 34	836 20	186 14		Toledo	
Toledo Savings Association	Dec. 31	1,625,904 56	1,467,824 40	158,080 16		Toledo	
Citizens Loan and Savings Company	Dec. 31	93,523 58	88,299 14	5,224 44		London	Madison.
London Home and Savings Company	Mar. 1	107,055 21	102,327 64	4,727 57		London	
Security Building and Loan Company	Dec. 31	410,221 60	379,742 18	30,479 42		Mt. Sterling	
Plain City Home and Savings Company	Dec. 31	98,554 86	102,117 38		3,562 52	Plain City	
West Jefferson Building and Loan Company	Dec. 31	190,839 95	137,028 36	53,811 59		West Jefferson	
Buckeye Building and Loan Company	Oct. 31	285,869 61	237,303 88	48,565 73		Sebring	Mahoning.
Central Savings and Loan Company	Nov. 30	1,309,212 77	941,671 57	367,541 20		Youngstown	
Equity Savings and Loan Company	Nov. 30	3,327,121 65	2,667,650 45	659,471 20		Youngstown	
Home Savings and Loan Company	Dec. 31	9,454,810 69	7,464,218 08	1,990,592 61		Youngstown	
Slovan Building and Loan Company	Nov. 30	74,793 10	80,141 65		5,348 55	Youngstown	
South Side Savings and Loan Company	Dec. 31	244,947 34		244,947 34		Youngstown	
Youngstown Citizens Saving Company	Dec. 31	85,808 39		85,808 39		Youngstown	
Citizens Building and Loan Company	Dec. 31	1,352,280 14	1,175,213 57	177,066 57		Marion	Marion.
Home Building, Savings and Loan Company	Dec. 31	1,794,343 18	1,575,726 48	218,616 70		Marion	
Marion Building, Savings and Loan Company	May 1	1,743,282 36	1,588,788 03	154,494 33		Marion	
People's Building, Savings and Loan Company	Jan. 31	253,846 20	136,465 53	117,380 67		Marion	

COMPARATIVE TABLE OF ASSETS—Continued.

Name of Association.	Fiscal Year Closes as of	Total Assets 1917–1918.	Total Assets 1916–1917.	Increase.	Decrease.	Location.	County.
Mercer County Building and Loan Association Company	Dec. 31	$134,417 32	$141,800 96		$7,383 64	Celina	Mercer.
Home Building and Loan Company	Dec. 31	23,046 21	23,574 49		528 28	Coldwater	
Ft. Recovery Building and Loan Company	June 30	76,034 44	74,882 42	$1,152 02		Ft. Recovery	
Rockford Building and Loan Association Company	Dec. 31	34,907 68	32,614 75	2,292 93		Rockford	
St. Henry Building and Loan Association	April 30	48,058 90	45,360 89	2,698 01		St. Henry	
Bradford Building and Loan Association	Dec. 31	123,039 50	101,805 23	21,234 27		Bradford	Miami.
Covington Building and Loan Association	Dec. 31	674,123 65	598,055 34	76,068 31		Covington	
Border City Building and Loan Association	Dec. 31	502,406 61	444,827 28	57,579 33		Piqua	
Third Savings and Loan Company	Dec. 31	1,478,088 16	1,157,310 08	320,778 08		Piqua	
Monroe Building and Loan Association	Dec. 31	461,721 77	450,311 60	11,410 17		Tippecanoe City	
Peoples Building and Savings Association Company	Dec. 31	1,074,079 14	977,278 51	96,800 63		Troy	
Milton Loan and Savings Association	Dec. 31	328,167 70	205,401 30	122,766 40		West Milton	
Woodsfield Building and Loan Company	Jan. 7	55,816 41	50,145 70	5,670 71		Woodsfield	Monroe.
Brookville Building and Savings Association	June 30	943,012 86	743,141 04	199,871 82		Brookville	Montgomery
American Loan and Savings Association	Dec. 29	3,882,217 54	3,561,914 41	320,303 13		Dayton	
Buckeye Building and Loan Association	Jan. 31	1,308,571 60	1,208,710 07	99,861 53		Dayton	
Central Building Association	Dec. 31	346,466 73	362,538 14		16,071 41	Dayton	
Citizens Building and Loan Association	.....	Final report fil	ed August 10, 1	917.		Dayton	
Dayton Building Association	Dec. 29	196,691 55	182,216 74	14,474 81		Dayton	
Dayton Building and Savings Association	Sept. 30	666,684 68	526,654 60	140,030 08		Dayton	
Franklin Savings and Loan Association	Sept. 29	1,220,532 20	1,079,551 70	140,980 50		Dayton	
Gem City Building and Loan Association	Dec. 31	5,735,274 20	5,347,788 88	387,485 32		Dayton	
Germania Building Association	Sept. 30	6,065,629 60	5,299,370 88	766,258 72		Dayton	
Homestead Loan and Savings Association	Dec. 31	1,647,920 25	1,427,615 66	220,304 59		Dayton	
Miami Loan and Building Association	Dec. 31	2,631,475 54	2,514,922 11	116,553 43		Dayton	
Montgomery County Building and Loan Association	Dec. 31	483,280 62	423,879 21	59,401 41		Dayton	
Mutual Home and Savings Association	Dec. 31	10,457,251 13	9,391,110 53	1,066,140 60		Dayton	
Ohio Savings and Loan Association	Sept. 30	285,096 32	268,235 53	16,860 79		Dayton	
Permanent Building and Savings Association	Dec. 27	995,052 39	950,931 69	44,120 70		Dayton	
State Savings and Loan Association	Dec. 31	291,282 87	261,417 72	29,865 15		Dayton	
Union Building and Loan Associations	Dec. 31	437,574 24	423,855 20	13,719 04		Dayton	
Washington Building Company	Dec. 26	298,735 17	308,653 12		9,917 95	Dayton	
West Side Building and Loan Company	Dec. 31	3,155,709 39	2,707,706 47	448,002 92		Dayton	
Germantown Building and Savings Association	Dec. 31	214,932 89	220,379 82		5,446 93	Germantown	
Miamisburg Building and Loan Association	Mar. 31	430,078 79	434,378 39		4,299 60	Miamisburg	
Mutual Building and Loan Company	Dec. 31	730,537 20	716,779 33	13,757 87		Miamisburg	
Home Savings and Building Association	Dec. 31	Final	23,406 06		23,406 06	West Carrollton	

Malta Savings and Loan Company	Jan. 1	73,489 77	78,037 70		4,547 93	Malta	Morgan.
Morrow County Building and Loan Company	Jan. 7	156,390 10	135,682 53	20,707 57		Cardington	Morrow.
Dresden Building and Loan Company	Dec. 31	55,716 99	55,683 83	33 16		Dresden	Muskingum.
Home Building Company	Dec. 31	222,436 39	185,244 62	37,191 77		Roseville	
Roseville Building and Loan Company	Dec. 31		168,294 83		168,294 83	Roseville	
Equitable Savings Company	May 31	1,084,481 46	945,447 64	139,033 82		Zanesville	
Homestead Building and Savings Company	Dec. 31	346,692 70	349,613 27		2,920 57	Zanesville	
Home Muskingum Savings Company	April 30	246,846 24	252,478 38		5,632 14	Zanesville	
Caldwell Building and Loan Company	Dec. 31	260,112 71	226,647 01	33,465 70		Caldwell	Noble.
American Savings Company	Dec. 31	120,534 63	93,573 20	26,961 43		Crooksville	Perry.
Hemlock Savings and Loan Association Company	Dec. 31	17,007 36	15,085 33	1,922 03		Hemlock	
Junction City Building and Loan Company	Dec. 31	23,048 28	21,536 77	1,511 51		Junction City	
Logan Elm Building and Loan Company	Mar. 31	110,929 70	99,468 04	11,461 66		Circleville	Pickaway.
Waverly Building and Loan Company	June 30	442,418 30	391,535 59	50,882 71		Waverly	Pike.
Home Building and Loan Company	June 30	81,656 24	73,070 78	8,585 46		Kent	Portage.
County Savings and Loan Company	Dec. 31	142,117 32	84,919 58	57,197 74		Ravenna	
Camden Loan and Building Association Company	Dec. 31	77,732 59	76,865 26	867 33		Camden	Preble.
Eaton Loan and Home Aid Company	Dec. 31	232,610 39	219,880 00	12,730 39		Eaton	
New Paris Loan and Building Company	Dec. 31	36,808 68	34,146 17	2,662 51		New Paris	
Glandorf German Building and Loan Company	Dec. 24	343,574 55	294,517 75	49,056 80		Glandorf	Putnam.
Ottawa Home and Savings Association	Dec. 31	234,289 75	244,773 22		10,483 47	Ottawa	
Ottoville Loan and Savings Company	June 30	56,995 27	52,217 54	4,777 73		Ottoville	
Citizens Savings and Loan Company	Mar. 31	1,888,674 79	1,718,443 07	170,231 72		Mansfield	Richland.
Mansfield Building and Loan Association	June 30	1,579,837 23	1,451,754 95	128,082 28		Mansfield	
Mechanics Building and Loan Company	Feb. 28	1,058,992 08	927,730 36	131,261 72		Mansfield	
Shelby Building and Loan Company	June 25	287,868 30	283,163 04	4,705 26		Shelby	
Colerain Building and Loan Company	June 30	4,775 55	5,049 10		273 55	Adelphi	Ross.
East End Building and Loan Company	July 16	75,393 56	69,320 22	6,073 34		Chillicothe	
Fidelity Building and Loan Company	Feb. 16	303,402 39	296,941 25	6,461 14		Chillicothe	
Mutual Loan and Savings Association	Dec. 31	466,687 68	465,438 05	1,249 63		Chillicothe	
Kingston Building and Loan Company	Jan. 14	9,479 27	8,385 20	1,094 07		Kingston	
Citizens Building and Loan Company	Dec. 31	279,062 60	269,277 55	9,785 05		Clyde	Sandusky.
Home Savings Building and Loan Company	June 30	178,754 56	169,549 80	9,204 76		Clyde	
Fremont Building and Loan Company	Mar. 31	80,899 76	79,752 72	1,147 04		Fremont	
Henry B. Smith Building and Loan Company	Jan. 31	163,247 87	154,473 49	8,774 38		Fremont	
Sandusky County Savings and Loan Company	Dec. 31	386,948 52	389,008 40		2,059 88	Fremont	
Citizens Savings Loan Association Company	Nov. 27	1,079,192 87	928,806 66	150,386 21		Portsmouth	Scioto.
Commercial Building and Loan Company	Nov. 13	873,934 93	753,653 35	120,281 58		Portsmouth	
Portsmouth German Building and Loan Association Co.	Dec. 31	789,111 45	721,888 41	67,223 04		Portsmouth	
Portsmouth Savings and Loan Company	Feb. 28	421,541 12	361,661 05	59,880 07		Portsmouth	
Royal Savings and Loan Company	Dec. 29	1,020,522 00	774,142 59	246,379 41		Portsmouth	

COMPARATIVE TABLE OF ASSETS—Concluded.

Name of Association.	Fiscal Year Closes as of	Total Assets 1917–1918.	Total Assets 1916–1917.	Increase.	Decrease.	Location.	County.
Ohio Savings and Loan Association	Dec. 31	$38,187 32	$23,743 00	$14,444 32		Fostoria	Seneca.
Citizens Building Association Company	Mar. 31	1,060,516 28	1,000,020 46	60,495 82		Tiffin	
National Building and Loan Association Company	Dec. 31	213,658 18	204,095 56	9,562 62		Tiffin	
Seneca County Building and Loan Company	Oct. 12	59,200 75	45,240 13	13,960 62		Tiffin	
Anna Building Loan and Savings Company	Dec. 30	92,622 41	69,407 33	23,215 08		Anna	Shelby.
Peoples Savings and Loan Association	Dec. 31	2,604,280 97	2,407,141 08	197,139 89		Sidney	
Shelby County Building and Loan Association	Jan. 31	1,666,508 99	1,402,852 74	263,656 25		Sidney	
Alliance Building and Savings Company	Sept. 5	356,895 91	277,884 67	79,011 24		Alliance	Stark.
Industrial Savings and Loan Association	Dec. 31	1,157,160 00	993,324 95	163,835 05		Alliance	
Security Loan and Building Company	Dec. 31	150,669 58	115,695 62	34,973 96		Alliance	
Brewster Building and Loan Company	Mar. 31	39,053 64	30,446 28	8,607 36		Brewster	
Citizens Building and Loan Company	Mar. 31	4,702,347 52	4,178,181 64	524,165 88		Canton	
Dollar Loan and Savings Company	Dec. 31	145,031 44		145,031 44		Canton	
First Savings and Loan Company	April 1	3,081,967 29	2,581,995 55	499,971 74		Canton	
First Workingmen's Loan and Building Society	Dec. 31	64,176 22	73,889 43		$9,713 21	Canton	
First Savings and Loan Company	May 1	4,270,669 08	3,739,482 62	531,186 46		Massillon	
Peoples Building and Loan Company	May 31	1,962,212 69	2,016,704 64		54,491 95	Massillon	
Union Building and Loan Company	Dec. 31	9,455 03	14,930 86		5,475 83	Massillon	
Akron Industrial Savings and Loan Company	Dec. 31	227,898 33		227,898 33		Akron	Summit.
Akron Savings and Loan Company	Dec. 29	1,818,061 08	1,693,154 76	124,906 32		Akron	
Citizens Savings and Loan Company	Sept. 30	527,606 50	365,292 68	162,313 82		Akron	
Home Savings Company	Dec. 31	480,370 16	471,537 91	8,832 25		Akron	
Permanant Savings and Loan Company	Dec. 31	675,448 34	640,523 35	34,924 99		Akron	
Portage Savings and Loan Company	Dec. 31	36,855 66		36,855 66		Akron	
William H. Evans Building and Loan Association	June 30	707,113 95	761,300 44		54,186 49	Akron	
Great Northern Building and Loan Company	Dec. 31	92,483 41		92,483 41		Barberton	
Falls Savings and Loan Association	Dec. 31	555,086 29	501,342 63	53,743 66		Cuyahoga Falls	
Peoples Building and Loan Association	Jan. 31	36,409 45	38,235 27		1,825 82	Cuyahoga Falls	
Home Savings and Loan Company	Dec. 31	169,378 19	154,174 84	15,203 35		Niles	Trumbull.
Peoples Savings Company	Dec. 31	268,891 31	152,575 54	116,315 77		Warren	
Trumbull Savings and Loan Company	Dec. 31	3,097,110 71	2,313,025 48	784,085 23		Warren	
Citizens Savings and Loan Company	Jan. 30	316,640 40	294,832 70	21,807 70		Dennison	Tuscarawas.
Dennison and Uhrichsville Building and Loan Company	Jan. 31	215,797 54	229,560 24		13,762 70	Dennison	
Dover Building and Loan Company	Feb. 28	125,963 60	105,844 37	20,119 23		Dover	
Gnadenhutten Building and Loan Company	Dec. 31	350,394 40	335,197 32	15,197 08		Gnadenhutten	
Home Building and Loan Company	Feb. 28	30,537 49	31,513 61		976 12	Newcomerstown	

Tuscarawas Building and Loan Company	Dec. 31	386,439 60	382,678 01	3,761 59		New Philadelphia	
Citizens Building and Loan Company	July 20	210,454 18	185,043 59	25,410 59		Uhrichsville	
East Ohio Building and Loan Company	Dec. 31	45,399 06	10,078 01	35,321 05		Uhrichsville	
Peoples Building and Loan Company	May 18	284,241 34	250,411 27	33,830 07		Uhrichsville	
Citizens Home and Savings Company	Sept. 30	368,890 45	301,732 39	67,158 06		Marysville	Union.
Fraternal Building Loan and Savings Company	Dec. 31	334,871 23	283,597 77	51,273 46		Van Wert	Van Wert.
Van Wert Building and Savings Company	June 30	368,739 74	375,189 40		6,449 66	Van Wert	
Hamden Building and Loan Association	Dec. 31	36,716 49	36,952 52		236 03	Hamden	Vinton.
McArthur Savings and Loan Company	Dec. 31	391,513 97	366,446 95	25,067 02		McArthur	
Miami Valley Building and Loan Association	Nov. 30	310,825 48	291,120 12	19,705 36		Franklin	Warren.
Peoples Building, Loan and Savings Company	Dec. 31	845,222 17	757,361 18	87,860 99		Lebanon	
Mason Building, Loan and Saving Company	Dec. 31	63,129 74	54,355 65	8,774 09		Mason	
Peoples Building, Loan and Savings Company	Dec. 31	29,579 73	26,427 69	3,152 04		Mason	
Belpre Building and Loan Company	Dec. 29	82,273 73	80,470 08	1,803 65		Belpre	Washington.
German Savings Building and Loan Company	Dec. 31	387,490 13	388,377 00		886 87	Marietta	
Pioneer City Building and Loan Company	June 30	391,717 67	409,755 90		18,038 23	Marietta	
Washington County Savings, Loan and Building Company	Dec. 31	479,327 74	513,629 79		34,302 05	Marietta	
Home Building and Loan Company	Dec. 31	493,839 66	445,419 15	48,420 51		Wooster	Wayne.
Peoples Savings and Loan Company	June 30	3,011,300 17	2,566,042 54	445,257 63		Wooster	
Wayne Building and Loan Company	Dec. 31	4,319,487 26	3,450,142 73	869,344 53		Wooster	
Home Savings, Loan and Building Association Company	Dec. 31	331,991 60	330,130 61	1,860 99		Bryan	Williams.
Fidelity Building and Loan Association Company	Dec. 31	164,033 10	151,302 30	12,730 80		Montpelier	
Bloomdale Building and Loan Company	June 30	121,682 33	131,911 24		10,228 91	Bloomdale	Wood.
Equitable Building and Loan Company	Mar. 1	164,415 76	160,710 14	3,705 62		Bowling Green	
Home Savings and Building Association	June 30	50,980 39	48,566 53	2,413 86		North Baltimore	
First Building Loan Association Company	Dec. 31	58,643 95	56,998 07	1,645 88		Upper Sandusky	Wyandot.
Total		$359,559,538 17	$321,512,104 85	$39,874,037 45	$1,826,604 13		

THE FOLLOWING TABLE SHOWS THE COUNTIES IN THE STATE HAVING BUILDING AND LOAN ASSOCIATIONS, THE NUMBER IN EACH, COMBINED ASSETS, INCREASES AND DECREASES.

County.	Number of Associations	Total Assets June 30, 1918.	Total Assets June 30, 1917.	Increase.	Decrease.	Net Increase.	Net Decrease.
Adams	2	$162,856 81	$146,039 95	$16,816 86		$16,816 86	
Allen	8	10,053,792 06	9,310,086 86	761,631 18	$17,925 98	743,705 20	
Ashland	1	291,425 95	293,446 73		2,020 78		$2,020 78
Ashtabula	4	5,266,554 73	4,848,439 05	418,115 68		418,115 68	
Athens	1	155,911 77	142,764 29	13,147 48		13,147 48	
Auglaize	7	2,236,380 98	1,922,555 08	316,200 23	2,374 33	313,825 90	
Belmont	8	7,047,211 41	6,320,591 39	735,500 69	8,880 67	726,620 02	
Brown	3	224,215 85	223,293 75	20,865 91	19,943 81	922 10	
Butler	17	8,836,334 91	8 383,410 73	528,345 05	75,420 87	452,924 18	
Champaign	4	3,103,373 87	2,700,740 70	410,814 52	8,181 35	402,633 17	
Clark	5	10,649,642 34	9,441,828 28	1,207,814 06		1,207,814 06	
Clermont	11	1,643,552 51	1,540,181 59	165,735 03	62,364 11	103,370 92	
Clinton	4	530,852 28	522,150 01	39,515 39	30,813 12	8,702 27	
Columbiana	12	8,528,622 36	8,164,440 14	383,152 89	18,970 67	364,182 22	
Coshocton	2	952,712 09	854,900 53	97,811 56		97,811 56	
Crawford	5	2,268,663 19	2,111,705 29	156,957 90		156,957 90	
Cuyahoga	49	35,232,316 18	29,400,744 62	6,003,963 77	172,392 21	5,831,571 56	
Darke	4	880,394 62	825,087 35	55,307 27		55,307 27	
Defiance	4	4,064,049 58	3,276,904 88	787,144 75		787,144 75	
Delaware	3	2,524 297 48	2,268,384 95	255,912 53		255,912 53	
Erie	3	1,847,818 12	1,359,569 92	488,248 20		488,248 20	
Fairfield	7	1,356,320 22	1,246,595 49	121,445 85	11,721 12	109 724 73	
Fayette	1	19,203 45	37,362 69		18,159 24		18,159 24
Franklin	25	39,725,624 97	36,319,179 26	3,575,398 81	168,953 10	3,406,445 71	
Fulton	2	514,812 60	469,392 45	45,420 15		45,420 15	

Gallia	2	322,014 43	315,697 92	6,316 51	----------	6,316 51	----------
Greene	3	3,324,165 55	2,997,962 52	328,529 40	2,326 37	326,203 03	----------
Guernsey	4	2,079,192 64	1,797,726 04	281,538 19	71 59	281,466 60	----------
*Hamilton	263	44,059,258 96	41,624,777 13	2,866,664 74	432,182 91	2,434,481 83	----------
Hancock	1	60,948 26	55,083 17	5,865 09	----------	5,865 09	----------
Hardin	2	1,752,810 72	1,611,142 54	141,668 18	----------	141,668 18	----------
Harrison	4	419,305 20	351,339 27	70,255 84	2,289 91	67,965 93	----------
Highland	7	1,311,819 39	1,265,618 33	65,004 68	18,803 62	46,201 06	----------
Hocking	2	217,802 61	157,582 97	64,555 52	4,335 88	60,219 64	----------
Holmes	2	174,609 57	136,148 81	38,460 76	----------	38,460 76	----------
Huron	2	1,435,560 69	1,467,081 85	13,732 24	45,253 40	----------	31,521 16
Jackson	4	321,152 46	336,426 39	----------	15,273 93	----------	15,273 93
Jefferson	3	3,103,348 74	2,615,976 34	487,372 40	----------	487,372 40	----------
Knox	4	2,919,269 18	2,824,354 18	253,754 92	158,839 92	94,915 00	----------
Lake	2	280,094 71	246,190 67	33,904 04	----------	33,904 04	----------
Lawrence	10	2,385,802 28	2,273,840 24	136,664 65	24,702 61	111,962 04	----------
Licking	5	4,388,270 57	3,847,659 97	549,443 23	8,832 63	540,610 60	----------
Logan	6	3,443,042 49	2,935,204 10	508,146 37	307 98	507,838 39	----------
Lorain	2	660,211 22	594,940 85	65,270 37	----------	65,270 37	----------
Lucas	12	10,065,409 56	9,317,179 21	762,741 19	14,510 84	748,230 35	----------
Madison	5	900,195 20	809,514 70	94,243 02	3,562 52	90,680 50	----------
Mahoning	7	14,782,563 55	11,390,985 63	3,396,926 47	5,348 55	3,391,577 92	----------
Marion	4	5,143,751 88	4,476,193 61	667,558 27	----------	667,558 27	----------
Mercer	5	316,464 55	318,233 51	6,142 96	7,911 92	----------	1,768 96
Miami	7	4,641,626 53	3,934,989 34	706,637 19	----------	706,637 19	----------
Monroe	1	55,816 41	50,145 70	5,670 71	----------	5,670 71	----------
Montgomery	22	42,424,007 76	38,385,157 30	4,097,992 41	59,141 95	4,038,850 46	----------
Morgan	1	73,489 77	78,037 70	----------	4,547 93	----------	4,547 93
Morrow	1	156,390 10	135,682 53	20,707 57	----------	20,707 57	----------
Muskingum	5	1,956,173 78	1,956,762 57	176,258 75	176,847 54	----------	588 79
Noble	1	260,112 71	226,647 01	33,465 70	----------	33,465 70	----------
Perry	3	160,590 27	130,195 30	30,394 97	----------	30,394 97	----------
Pickaway	1	110,929 70	99,468 04	11,461 66	----------	11,461 66	----------
Pike	1	442,418 30	391,535 59	50,882 71	----------	50,882 71	----------
Portage	2	223,773 56	157,990 36	65,783 20	----------	65,783 20	----------

COUNTY TABLE—Concluded.

County.	Number of Associations	Total Assets June 30, 1918.	Total Assets June 30, 1917.	Increase.	Decrease.	Net Increase.	Net Decrease.
Preble	3	$347,151 66	$330,891 43	$16,260 23		$16,260 23	
Putnam	3	634,859 57	591,508 51	53,824 53	$10,483 47	43,341 06	
Richland	4	4,815,372 40	4,381,091 42	424,280 98		424,280 98	
Ross	5	859,738 45	845,133 82	14,878 18	273 55	14,604 63	
Sandusky	5	1,088,913 31	1,062,061 96	28,911 23	2,059 88	26,851 35	
Scioto	5	4,184,302 37	3,540,152 06	644,150 31		644,150 31	
Seneca	4	1,371,562 53	1,273,099 15	98,463 38		98,463 38	
Shelby	3	4,363,412 37	3,879,401 15	484,011 22		484,011 22	
Stark	11	15,939,638 40	14,022,536 26	1,986,783 13	69,680 99	1,917,102 14	
Summit	10	5,157,333 17	4,471,387 04	741,958 44	56,012 31	685,946 13	
Trumbull	3	3,535,380 21	2,619,775 86	915,604 35		915,604 35	
Tuscarawas	9	1,965,867 61	1,825,159 12	155,447 31	14,738 82	140,708 49	
Union	1	368,890 45	301,732 39	67,158 06		67,158 06	
Van Wert	2	703,610 97	658,787 17	51,273 46	6,449 66	44,823 80	
Vinton	2	428,230 46	403,399 47	25,067 02	236 03	24,830 99	
Warren	4	1,248,757 12	1,129,264 64	119,492 48		119,492 48	
Washington	4	1,340,809 27	1,392,232 77	1,803 65	53,227 15		$51,423 50
Wayne	3	7,824,627 09	6,461,604 42	1,363,022 67		1,363,022 67	
Williams	2	496,024 70	481,432 91	14,591 79		14,591 79	
Wood	3	337,078 48	341,187 91	6,119 48	10,228 91		4,109 43
Wyandot	1	58,643 95	56,998 07	1,645 88		1,645 88	
*Totals	685	$359,559,538 17	*$321,512,104 85	$39,874,037 45	$1,826,604 13	$38,047,433 32	$129,413 72

*$239,424.10, assets of two associations in Hamilton County, which filed reports in June last year, and in July of this year, latter not included in foregoing statement. Total assets last year were $321,751,528.95 and included $239,424.10.

THE FOLLOWING COUNTIES IN THE STATE HAVE NO ASSOCIATIONS.

Carroll, Henry, Meigs Paulding, Geauga, Medina, Ottawa.

Abstracts of Annual Reports

OF THE

Building and Loan Associations

OF THE

STATE OF OHIO.

ARRANGED BY COUNTIES.

The abstracts on the following pages show the financial condition of all building and loan associations reporting to this Department, as indicated by their annual reports (duly attested and sworn to) filed with the Department during the fiscal year ending June 30, 1918.

CITIZENS' BUILDING AND LOAN ASSOCIATION
OF MANCHESTER, ADAMS COUNTY.

Incorporated, December 15, 1902.

Authorized capital, $250,000.00.

President, J. B. Koeppel, Jr.
Address, Manchester.
Treasurer, J. E. McNeil.
Address, Manchester.

Secretary, Percy Doddridge.
Address, Manchester.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$8,137 82
Loans on mortgage security	69,694 92
Due from borrowers for insurance and taxes	666 15
Bonds	8,550 00
Deposits in other building and loan associations	2,000 00
Total	$89,048 89
Interest due and uncollected	$23 00

LIABILITIES.

Running stock and dividends	$36,474 67
Paid-up stock and dividends	28,338 71
Deposits and accrued interest	17,497 88
Reserve fund	4,831 39
Undivided profit fund	1,906 24
Total	$89,048 89
Interest due and uncollected	$23 00

RECEIPTS.

Dues on running stock	$21,772 00
Paid-up stock	100 00
Deposits	7,975 00
Loans on mortgage security repaid	33,768 30
Borrowed money	2,000 00
Real estate sold	300 00
Insurance and taxes refunded by borrowers	204 61
Interest	5,909 17
Fines	52 30
Total	$72,081 38
Cash on hand at close of last fiscal year	6,675 81
Total	$78,757 19

DISBURSEMENTS.

Loans on mortgage security	$33,583 91
Withdrawals of running stock and dividends	17,585 30
Withdrawals of paid-up stock	2,700 00
Withdrawals of deposits	5,625 00
Borrowed money	2,000 00
Deposits in other building and loan associations	2,000 00
Insurance and taxes paid for borrowers	307 97
Dividends on paid-up stock	1,425 77
Interest on deposits	780 89
Interest on borrowed money	12 00
Salaries of officers and directors	1,065 00
Office help, rent and legal services	24 00
All other expenses	129 96
Bonds purchased	3,400 00
Accrued interest on bonds	39 57
Total	$70,619 37
Cash on hand	8,137 82
Total	$78,757 19

PROFIT AND LOSS—EARNINGS.

Interest	$5,869 60
Fines	52 30
Real estate	100 00
Total	$6,021 90

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,576 81
Dividends on paid-up stock	1,604 08
Reserve fund credit	425 19
Undivided profit credit	426 32
Interest on deposits	811 64
Interest on borrowed money	12 00
Salaries of officers and directors	1,005 00
Office help, rent and legal services	24 00
All other expenses	129 96
Insurance and taxes charged off	6 90
Total	$6,021 90

Number of shares of stock in force	2,228
Capital subscribed and in force	$222,800 00
Number of stockholders	322
Number of depositors	75
Rate per cent. interest charged	6-7-8
Rate per. cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	199
Plan of Association	Permanent

ADAMS COUNTY BUILDING AND LOAN COMPANY

OF WEST UNION, ADAMS COUNTY.

Incorporated, January 22, 1907.

Authorized capital, $500,000.00.

President, J. O. McManis.
Address, West Union.
Treasurer, G. N. Crawford.
Address, West Union.

Secretary, James T. Hayslip.
Address, West Union.
Attorney, E. A. Scott.
Address, West Union.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 30, 1918.

ASSETS.

Cash on hand	$2,398 92
Loans on mortgage security	63,175 00
Loans on stock, certificates or pass-book security	4,334 00
Furniture and fixtures	400 00
Real estate	1,500 00
Total	$73,807 92

LIABILITIES.

Running stock and dividends	$34,043 18
Credits on mortgage loans	16,570 51
Paid-up stock and dividends	20,100 00
Reserve fund	1,600 00
Undivided profit fund	1,494 23
Total	$73,807 92

RECEIPTS.

Dues on running stock	$14,042 38
Paid-up stock	5,000 00
Loans on mortgage security repaid	16,650 00
Loans on stock, certificates or pass-book security	2,647 00
Insurance and taxes refunded by borrowers	37 00
Interest	3,649 45
Premium	1,408 56
Fines	115 35
Transfer fees	4 75
Pass-book and initiation fees	114 25
Other receipts	127 35
Total	$43,796 09
Cash on hand at close of last fiscal year	5,569 14
Total	$49,365 23

DISBURSEMENTS.

Loans on mortgage security	$26,850 00
Loans on stock, certificates or pass-book security	3,747 00
Withdrawals of running stock and dividends	11,910 87
Dividends on paid-up stock	1,206 00
Repairs on company's real estate	38 15
Taxes	38 44
Salaries of officers and directors	920 00
All other expenses	255 85
Bonds purchased	2,000 00
Total	$46,966 31
Cash on hand	2,398 92
Total	$49,365 23

PROFIT AND LOSS—EARNINGS.

Interest	$3,649 45
Premium	1,408 56
Fines	115 35
Transfer fees	4 75
Pass-book and initation fees	114 25
Rent from company's real estate	123 00
Paid-up stock certificates	4 25
Telephone	10
Total	$5,419 71

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,656 15
Dividends on mortgage loan credits	814 62
Dividends on paid-up stock	1,206 00
Reserve fund credit	400 00
Undivided profit credit	240 50
Salaries of officers and directors	920 00
All other expenses	84 35
Taxes	38 44
Repairs on company's real estate	38 15
Furniture and fixtures	21 50
Total	$5,419 71

Number of shares of stock in force	1,512
Capital subscribed and in force	$151,250 00
Number of stockholders	213
Rate per cent. interest charged	6-7-8
Rate per cent. dividend declared to paid-up stock	6

Number of shares loaned upon	403
Par value of each share	$100 00
Number of borrowers	84
Rate per cent. premium charged	3 6/10 (on installment only)
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN ASSOCIATION
OF DELPHOS, ALLEN COUNTY.

Incorporated, April 7, 1893. Authorized capital, $1,000,000.00.

President, Joseph Roth.
Address, Delphos.

Secretary, F. J. Helmkamp.
Address, Delphos.
Attorney, B. J. Brotherton.
Address, Delphos.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 31, 1918.

ASSETS.

Cash on hand	$7,039 79
Loans on mortgage security	197,276 66
Loans on stock, certificates or pass-book security	3,067 86
Bonds	3,250 00
Total	$210,634 31
Interest due and uncollected	$1,567 28

LIABILITIES.

Running stock and dividends	$201,491 07
Reserve fund	8,243 00
Undivided profit fund	900 24
Total	$210,634 31
Interest due and uncollected	$1,567 28

RECEIPTS.

Dues on running stock	$59,822 43
Credits on mortgage loans	36,704 32
Loans on stock, certificates or pass-book security	2,176 20
Borrowed money	17,700 00
Insurance and taxes refunded by borrowers	132 33
Interest	11,739 10
Fines	3 50
Pass-books and initiation fees	19 25
Sale of bonds	3,750 00
Total	$132,047 13
Cash on hand at close of last fiscal year	16,848 19
Total	$148,895 32

DISBURSEMENTS.

Loans on mortgage security	$67,600 00
Loans on stock, certificates or pass-book security	5,244 06
Withdrawals of running stock and dividends	42,977 92
Borrowed money	17,700 00
Insurance and taxes paid for borrowers	132 33
Interest on borrowed money	64 76
Salaries of officers and directors	900 00
Office help, rent and legal services	109 00
All other expenses	127 46
Bonds purchased	7,000 00
Total	$141,855 53
Cash on hand	7,039 79
Total	$148,895 32

PROFIT AND LOSS—EARNINGS.

Interest	$11,739 10
Fines	3 50
Pass-books and initiation fees	19 25
Transferred from undivided profit fund	513 26
Total	$12,275 11

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$10,243 04
Reserve fund credit	528 04
Undivided profit credit	302 81
Interest on borrowed money	64 76
Salaries of officers and directors	900 00
Office help, rent and legal services	109 00
All other expenses	127 46
Total	$12,275 11

Number of shares of stock in force	4,979
Capital subscribed and in force	$497,900 00
Number of stockholders	632
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¾

Number of shares loaned upon	2,199
Par value of each share	$100 00
Number of borrowers	178
Plan of Association	Permanent

DELPHOS SAVINGS AND LOAN ASSOCIATION

OF DELPHOS, ALLEN COUNTY.

Incorporated, July 6, 1889. Authorized capital, $2,000,000.00.

President, H. L. Leilich.
Address, Delphos.

Secretary, Thos. A. Weger.
Address, Delphos.
Attorney, John F. Lindemann.
Address, Delphos.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$7,943 74
Loans on mortgage security	1,005,396 01
Loans on stock, certificates or pass-book security	1,535 00
Furniture and fixtures	648 00
Due from borrowers for insurance and taxes	6 40
Total	$1,015,529 15
Interest due and uncollected	$2,786 50

LIABILITIES.

Running stock and dividends	$650,036 95
Deposits and accrued interest	267,227 21
Reserve fund	24,785 75
Undivided profit fund	3,479 24
Deposits from other building and loan associations	10,000 00
Deposits from other financial institutions	60,000 00
Total	$1,015,529 15
Interest due and uncollected	$2,786 50

RECEIPTS.

Dues on running stock	$126,946 00
Deposits	208,684 58
Loans on mortgage security repaid	131,944 46
Loans on stock, certificates or pass-book security	3,240 00
Borrowed money	40,000 00
Deposits from other building and loan associations	15,000 00
Deposits from other financial institutions	80,000 00
Insurance and taxes refunded by borrowers	526 56
Interest	58,262 59
Pass-books and initiation fees	44 50
Sale of bonds—Liberty	10,000 00
Other receipts — returned check taken up	45 36
Court costs refunded	72 77
Total	$674,766 82
Cash on hand at close of last fiscal year	34,835 92
Total	$709,602 74

DISBURSEMENTS.

Loans on mortgage security	$173,800 00
Loans on stock, certificates or pass-book security	2,915 00
Withdrawals of running stock and dividends	163,885 00
Withdrawals of deposits	191,338 25
Borrowed money	77,000 00
Insurance and taxes paid for borrowers	312 73
Interest on deposits	13,028 01
Interest on borrowed money	1,788 94
Salaries of officers and directors	3,745 00
Office help, rent and legal services	697 77
All other expenses	602 94
Deposits by other building and loan associations withdrawn	37,500 00
Deposits by other financial institutions withdrawn	30,000 00
Bonds purchased—Liberty	5,000 00
Check returned unpaid	45 36
Total	$701,659 00
Cash on hand	7,943 74
Total	$709,602 74

PROFIT AND LOSS—EARNINGS.

Interest	$58,262 59
Pass-books and initiation fees	44 50
Transferred from undivided profit fund	2,412 58
Court costs refunded	72 77
Total	$60,792 44

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$33,470 25
Reserve fund credit	2,366 09
Undivided profit credit	3,479 24
Interest on deposits	14,570 21
Interest on borrowed money	1,788 94
Salaries of officers and directors	3,745 00
Office help, rent and legal services	697 77
All other expenses	602 94
Furniture and fixtures	72 00
Total	$60,792 44

Number of shares of stock in force	10,440
Capital subscribed and in force	$1,044,000 00
Number of stockholders	1,625
Number of depositors	228
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4-5

Number of shares loaned upon	2,777
Par value of each share	$100 00
Number of borrowers	400
Plan of Association	Permanent

ALLEN COUNTY SAVINGS AND LOAN COMPANY

OF LIMA, ALLEN COUNTY.

Incorporated, November 24, 1897.

President, C. F. Stolzenbach.
Address, Lima.

Authorized capital, $1,500,000.00.

Secretary, C. E. Lynch.
Address, Lima.
Attorney, John W. Roby.
Address, Lima.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$35,250 40
Loans on mortgage security	1,607,830 08
Loans on stock, certificates or pass-book security	5,000 00
Furniture and fixtures	4,700 00
Bonds	13,208 00
Total	$1,665,988 48
Interest due and uncollected	$1,038 37

LIABILITIES.

Paid-up stock and dividends	$56,160 00
Deposits and accrued interest	1,480,214 84
Reserve fund	31,500 00
Undivided profit fund	18,346 68
Borrowed money and accrued interest	20,000 00
Due borrowers on unfinished buildings	26,191 96
Deposits from other building and loan associations	15,000 00
Deposits from other financial institutions	18,575 00
Total	$1,665,988 48
Interest due and uncollected	$1,038 37

RECEIPTS.

Deposits	$718,865 15
Loans on mortgage security repaid	303,059 90
Borrowed money	30,000 00
Deposited from other building and loan associations	5,000 00
Deposits from other financial institutions	58,075 00
Insurance and taxes refunded by borrowers	152 91
Interest	91,175 22
Deposits in other building and loan associations withdrawn	10,000 00
Sale of bonds	13,811 07
Other receipts in detail, safety box rentals	118 00
Total	$1,230,257 25
Cash on hand at close of last fiscal year	29,836 98
Total	$1,260,094 23

DISBURSEMENTS.

Loans on mortgage security	$487,004 79
Withdrawals of deposits	576,068 89
Borrowed money	10,000 00
Deposits in other building and loan associations	10,000 00
Insurance and taxes paid for borrowers	152 91
Dividends on paid-up stock	2,160 00
Interest on deposits	30,589 90
Interest on borrowed money	596 11
Taxes	38 10
Salaries of officers and directors	5,170 01
Office help, rent and legal service	3,435 00
All other expenses	1,952 95
Deposits by other building and loan associations withdrawn	15,000 00
Deposits by other financial institutions withdrawn	55,000 00
Bonds purchased and accrued interest	27,032 70
Furniture and fixtures	642 50
Total	$1,224,843 83
Cash on hand	35,250 40
Total	$1,260,094 23

PROFIT AND LOSS—EARNINGS.

Interest	$91,175 22
Safety box rentals	118 00
Total	$91,293 22

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$4,320 00
Reserve fund credit	4,000 00
Undivided profit credit	2,986 66
Interest on deposits	67,838 26
Interest on borrowed money	596 11
Salaries of officers and directors	5,170 01
Office help, rent and legal services	3,435 00
All other expenses	1,952 95
Taxes	38 10
Furniture and fixtures	942 50
Accumulated interest paid on bonds	13 63
Total	$91,293 22

Number of shares of stock in force	590
Capital subscribed and in force	$59,000 00
Number of stockholders	9
Number of depositors	2,730
Rate per cent. interest charged	6 and 6-24
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	50
Par value of each share	$100 00
Number of borrowers	830
Plan of Association	Permanent

CENTRAL BUILDING AND LOAN COMPANY

OF LIMA, ALLEN COUNTY.

Incorporated, August 3, 1906. **Authorized capital, $500,000.00.**

President, A. D. Newman.
Address, Lima.
Treasurer, E. B. Mitchell.
Address, Lima.

Secretary, C. A. Graham.
Address, Lima.
Attorney, W. L. Rogers.
Address, Lima.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$34,727 18
Loans on mortgage security	631,073 29
Due from borrowers for insurance and taxes	9 00
Total	$665,809 47
Interest due and uncollected	$12 85

LIABILITIES.

Paid-up stock and dividends	$154,500 00
Deposits and accrued interest	485,244 02
Reserve fund	4,200 00
Undivided profit fund	2,800 00
Due borrowers on unfinished buildings	4,065 45
Deposits from other building and loan associations	15,000 00
Total	$665,809 47
Interest due and uncollected	$12 85

RECEIPTS.

Paid-up stock	$1,200 00
Deposits	460,287 64
Loans on mortgage security repaid	165,397 26
Insurance and taxes refunded by borrowers	132 90
Interest	38,139 30
Interest on bank balances	649 15
Pass-books and initiation fees	762 75
Penalties on taxes repaid	12 95
Total	$666,581 95
Cash on hand at close of last fiscal year	43,199 98
Total	$709,781 93

DISBURSEMENTS.

Loans on mortgage security	$273,019 78
Withdrawals of paid-up stock	1,200 00
Withdrawals of deposits	377,436 23
Insurance and taxes paid for borrowers	9 00
Dividends on paid-up stock	8,981 50
Interest on deposits	8,357 42
Taxes	222 46
Salaries of officers and directors	2,910 00
Office help, rent and legal services	1,715 00
All other expenses	1,203 36
Total	$675,054 75
Cash on hand	34,727 18
Total	$709,781 93

PROFIT AND LOSS—EARNINGS.

Interest	$38,139 30
Interest on bank balances	649 15
Pass-books and initiation fees	762 75
Penalties on taxes repaid	12 95
Total	$39,564 15

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$8,994 50
Reserve fund credit	608 00
Undivided profit credit	235 00
Interest on deposits	23,675 83
Salaries of officers and directors	2,910 00
Office help, rent and legal services	1,715 00
All other expenses	1,203 36
Taxes	222 46
Total	$39,564 15

Number of shares of stock in force	1,500
Capital subscribed and in force	$150,000 00
Number of stockholders	92
Number of depositors	981
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	422
Plan of Association	Permanent

CITIZENS' LOAN AND BUILDING COMPANY
OF LIMA, ALLEN COUNTY.

Incorporated, March 25, 1882. **Authorized capital, $5,000,000.00.**

President, Owen Francis.
Address, Lima.

Secretary, L. A. Feltz.
Address, Lima.
Attorney, R. C. Eastman.
Address, Lima.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$86,682 38
Loans on mortgage security	2,429,566 00
Loans on stock, certificates or pass-book security	62,954 10
Real estate—office building	66,000 00
Bonds, Liberty and Thrift Stamps	26,580 10
Deposits in other building and loan associations	16,050 00
Total	$2,687,832 58
Interest due and uncollected	$2,099 47

RECEIPTS.

Dues on running stock	$125,202 18
Deposits	898,309 22
Credits on mortgage loans	443 36
Loans on mortgage security repaid	616,454 00
Loans on stock, certificates or pass-book security	41,328 33
Unfinished building account	150,579 66
Deposits from other financial institutions	8,775 00
Mortgage assumed on office building	25,000 00
Insurance and taxes refunded by borrowers	11 50
Interest	143,441 68
Inspection and Recorder's fees	77 25
Expense charges	116 93
Expense refunded	10 00
Rent from company's real estate	3,137 34
Deposits in other building and loan associations withdrawn	57,600 00
Sale of bonds	10,708 63
Other receipts in detail, federal taxes refunded	780 50
Court costs repaid	5 00
Total	$2,081,980 58
Cash on hand at close of last fiscal year	119,240 07
Total	$2,201,220 65

PROFIT AND LOSS—EARNINGS.

Interest	$143,441 68
Transferred from undivided profit fund	10,000 00
Sundry earnings	2,749 68
Total	$156,191 36
Number of shares of stock in force	19,427
Capital subscribed and in force	$3,885,400 00
Number of stockholders	1,941
Number of depositors	4,436
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Running stock and dividends	$794,308 63
Credits on mortgage loans	2,386 66
Paid-up stock and dividends	9,218 00
Deposits and accrued interest	1,739,753 93
Reserve fund	80,000 00
Undivided profit fund	6,165 69
Due borrowers on unfinished buildings	9,524 67
Deposits from other building and loan associations	10,000 00
Deposits from other financial institutions	10,575 00
Other liabilities in detail, reserved for office equipment	900 00
Mortgage assumed on new office building	25,000 00
Total	$2,687,832 58
Interest due and uncollected	$2,099 47

DISBURSEMENTS.

Loans on mortgage security	$817,600 00
Loans on stock, certificates or pass-book security	92,278 56
Unfinished building account	168,343 97
Withdrawals of running stock and dividends	134,275 40
Withdrawals of deposits	666,678 47
Furniture and fixtures	22 00
Deposits in other building and loan associations	33,650 00
Real estate (purchase price) office building	66,000 00
Credits on mortgage loans	300 00
Dividends on paid-up stock	528 00
Interest on deposits	75,075 34
Office building expense	1,372 34
Interest on bonds	18 67
Taxes	3 96
Salaries of officers and directors	5,250 00
Office help, rent and legal services	4,620 00
All other expenses	3,527 83
Deposits by other building and loan associations withdrawn	2,000 00
Deposits by other financial institutions withdrawn	5,700 00
Bonds and Thrift Stamps	37,288 73
Court costs	5 00
Total	$2,114,538 27
Cash on hand	86,682 38
Total	$2,201,220 65

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$44,531 76
Dividends on mortgage loan credits	132 79
Dividends on paid-up stock	534 00
Reserve fund credit	15,000 00
Undivided profit credit	3,778 97
Interest on deposits	77,871 38
Salaries of officers and directors	5,250 00
Office help, rent and legal services	4,620 00
All other expenses	3,527 83
Taxes	3 96
Interest on bonds	18 67
Furniture and fixtures	22 00
Reserved for new office equipment	900 00
Total	$156,191 36
Number of shares loaned upon	5,158
Par value of each share	$200 00
Number of borrowers	1,883
Plan of Association	Permanent

LIMA HOME AND SAVINGS ASSOCIATION
OF LIMA, ALLEN COUNTY.

Incorporated, September 12, 1887.
President, Chas. H. Cory.
Address, Lima, 223 North Metcalf St.

Authorized capital, $2,000,000.00.
Secretary, Chas. F. Sprague.
Address, Lima, R. No. 4.
Attorney, Chas. F. Sprague.
Address, Lima, R. No. 4.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$52,754 78
Loans on mortgage security	1,953,168 01
Loans on stock, certificates or pass-book security	15,657 24
Furniture and fixtures	3,052 40
Real estate	57 54
Due from borrowers for insurance and taxes	448 73
Bonds	3,449 41
Other assets in detail, Revenue	15 00
Borrower's expense to Attorney	20 00
Borrower's expense to Recorder	10 30
Depositors Dime Banks	42 60
Total	$2,028,676 01
Interest due and uncollected	$7,660 96

RECEIPTS.

Dues on running stock	$9,771 08
Paid-up stock	37,700 00
Deposits	795,984 82
Credits on mortgage loans	443,016 35
Loans on stock, certificates or pass-book security	7,607 70
Unfinished building account	5,267 00
Borrowed money	57,816 60
Deposits from other building and loan associations	182,500 00
Deposits from other financial institutions	38,075 00
Insurance and taxes refunded by borrowers	692 83
Interest	116,885 17
Sale of bonds	17,950 59
Other receipts	3,896 81
Total	$1,717,163 95
Cash on hand at close of last fiscal year	49,393 31
Total	$1,766,557 26

PROFIT AND LOSS—EARNINGS.

Interest	$116,839 95
Interest and penalty	11 60
Interest on money	400 00
Miscellaneous	774 50
Total	$118,026 05

Number of shares of stock in force	5,024
Capital subscribed and in force	$502,431 00
Number of stockholders	1,416
Number of depositors	2,844
Rate per cent. interest charged	6, 6½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 to 6

LIABILITIES.

Running stock and dividends	$68,503 43
Paid-up stock and dividends	252,300 00
Deposits and accrued interest	1,324,824 86
Reserve fund	23,690 00
Undivided profit fund	18,815 96
Borrowed money and accrued interest	83,616 60
Due borrowers on unfinished buildings	1,800 16
Deposits from other building and loan associations	235,050 00
Deposits from other financial institutions	20,075 00
Total	$2,028,676 01
Interest due and uncollected	$7,660 96

DISBURSEMENTS.

Loans on mortgage security	$535,300 34
Loans on stock, certificates or pass-book security	12,606 71
Unfinished building account	3,466 84
Withdrawals of running stock and dividends	21,553 49
Withdrawals of paid-up stock	41,600 00
Withdrawals of deposits	684,387 83
Borrowed money	36,200 00
Insurance and taxes paid for borrowers	950 40
Dividends on paid-up stock	15,040 98
Interest on deposits	76,061 29
Interest on borrowed money	2,152 79
Salaries of officers and directors	5,100 00
Office help, rent and legal services	3,879 99
All other expenses	1,285 02
Deposits by other building and loan associations withdrawn	201,450 00
Deposits by other financial institutions withdrawn	44,000 00
Bonds purchased	21,400 00
Other disbursements	7,366 71
Total	$1,713,802 48
Cash on hand	52,754 78
Total	$1,766,557 26

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,868 50
Dividends on paid-up stock	15,040 98
Reserve fund credit	1,600 00
Undivided profit credit	4,000 00
Interest on deposits	73,362 12
Interest on borrowed money	962 79
Salaries of officers and directors	5,100 00
Office help, rent and legal services	3,879 99
All other expenses	1,271 57
Sundries (Schedule 'E')	8,600 10
Furniture and Fixtures	340 00
Total	$118,026 05

Number of shares loaned upon	1,993
Par value of each share	$100 00
Number of borrowers	1,198
Plan of Association	Permanent

SOUTH SIDE BUILDING AND LOAN ASSOCIATION

OF LIMA, ALLEN COUNTY.

Incorporated, August 21, 1888.

Authorized capital, $5,500,000.00.

President, F. W. Holmes.
Address, Lima.

Secretary, Jas. W. Gensel.
Address, Lima.
Attorney Ralph P. Mackenzie.
Address, Lima.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 1, 1917.

ASSETS.

Cash on hand	$26,378 16
Loans on mortgage security	1,663,419 59
Real estate sold on contract	5,522 74
Due from borrowers for insurance and taxes	231 47
Bonds—Liberty	4,105 00
Total	$1,699,656 96
Interest due and uncollected	$1,000 00

LIABILITIES.

Running stock and dividends	$505,112 27
Credits on mortgage loans	193,145 90
Deposits and accrued interest	847,952 61
Reserve fund	84,847 48
Undivided profit fund	10,317 39
Borrowed money and accrued interest	22,500 00
Contingent profit on real estate sold on contract	779 26
Deposits from other building and loan associations	35,000 00
Other liabilities in detail, special deposit	2 05
Total	$1,699,656 96
Interest due and uncollected	$1,000 00

RECEIPTS.

Dues on running stock	$61,452 33
Deposits	449,811 46
Credits on mortgage loans	187,383 52
Loans on mortgage security repaid	228,394 00
Borrowed money	54,000 00
Deposits from other building and loan associations	40,000 00
Deposits from other financial institutions	10,000 00
Real estate sold	572 00
Real estate sold on contract	410 22
Insurance and taxes refunded by borrowers	223 93
Interest	99,490 82
Premium	46 77
Miscellaneous	88 00
Interest refunded on deposit	16 25
Pass-books and initiation fees	33 25
Other receipts in detail, bonds sold	5,895 00
Special deposits	7,777 53
Profit on real estate	78 00
Total	$1,145,673 08
Cash on hand at close of last fiscal year	57,832 49
Total	$1,203,505 57

DISBURSEMENTS.

Loans on mortgage security	$479,410 61
Special deposits	9,249 48
Withdrawals of running stock and dividends	87,131 38
Withdrawals of deposits	358,739 54
Borrowed money	73,500 00
Insurance and taxes paid for borrowers	125 53
Real estate (purchase price)	1,162 00
Dividends on mortgage stock	10,348 74
Interest on deposits	40,445 35
Interest on borrowed money	1,433 48
Mortgage stock refunded	47 25
Salaries of officers and directors	9,527 00
Office help, rent and legal services	896 60
All other expenses	2,029 17
Deposits by other building and loan associations withdrawn	73,000 00
Deposits by other financial institutions withdrawn	20,000 00
Bonds purchased	10,000 00
Miscellaneous	81 28
Total	$1,177,127 41
Cash on hand	26,378 16
Total	$1,203,505 57

PROFIT AND LOSS—EARNINGS.

Interest	$99,488 32
Expense refunded	46 77
Pass-books and initiation fees	33 25
Profit on real estate	78 00
Total	$99,646 34

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$28,690 99
Dividends on mortgage loan credits	10,238 79
Undivided profit credit	6,456 16
Interest on deposits	40,374 15
Interest on borrowed money	1,433 48
Salaries of officers and directors	9,527 00
Office help, rent and legal services	896 60
All other expenses	2,029 17
Total	$99,646 34

Number of shares of stock in force	12,819
Capital subscribed and in force	$1,867,900 00
Number of stockholders	1,402
Number of depositors	1,225
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	6,959
Par value of each share	$100 and $200
Number of borrowers	1,189
Plan of Association	Permanent

HOME AND SAVINGS COMPANY

OF SPENCERVILLE, ALLEN COUNTY.

Incorporated, October 3, 1887. Authorized capital, $1,000,000.00.

President, D. M. Conner.
Address, Spencerville.

Secretary, Kathryn Kennedy.
Address, Spencerville.
Attorney, R. R. Kennedy.
Address, Spencerville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$7,001 35
Loans on mortgage security	66,182 39
Furniture and fixtures	325 35
Real estate	3,670 53
Real estate—office building	2,375 48
Interest paid in advance	110 00
Total	$79,665 10
Interest due and uncollected	$267 73

LIABILITIES.

Running stock and dividends	$7,903 14
Credits on mortgage loans	84 25
Paid-up stock and dividends	16,146 72
Deposits and accrued interest	47,973 63
Reserve fund	3,557 36
Borrowed money and accrued interest	4,000 00
Total	$79,665 10
Interest due and uncollected	$267 73

RECEIPTS.

Dues on running stock	$2,900 83
Paid-up stock	5,800 00
Deposits	28,804 17
Loans on mortgage security repaid	29,075 00
Borrowed money	6,500 00
Real estate sold	270 00
Real estate sold on contract	227 31
Insurance and taxes refunded by borrowers	5 23
Interest	5,521 31
Fines	84 24
Rent from company's real estate	156 50
Other receipts	121 27
Total	$79,465 86
Cash on hand at close of last fiscal year	7,870 52
Total	$87,336 38

DISBURSEMENTS.

Loans on mortgage security	$12,835 00
Withdrawals of running stock and dividends	2,985 53
Withdrawals of paid-up stock	5,700 00
Withdrawals of deposits	35,862 10
Borrowed money	17,500 00
Insurance and taxes paid for borrowers	5 22
Real estate	23 29
Dividends on paid-up stock	692 55
Interest on deposits	2,373 41
Interest on borrowed money	393 68
Repairs on company's real estate	5 10
Taxes	206 19
Salaries of officers and directors	1,032 00
Office help, rent and legal services	37 86
All other expenses	680 60
Furniture and fixtures	2 50
Total	$80,335 03
Cash on hand	7,001 35
Total	$87,336 38

PROFIT AND LOSS—EARNINGS.

Interest	$5,521 31
Fines	84 24
Rent from company's real estate	156 50
Sundries	129 33
Total	$5,891 38

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$324 52
Dividends on mortgage loan credits	168 14
Dividends on paid-up stock	656 77
Reserve fund credit	13 14
Interest on deposits	2,205 35
Interest on borrowed money	537 53
Salaries of officers and directors	1,032 00
Office help, rent and legal services	37 86
All other expenses	567 98
Taxes and insurance	317 99
Repairs on company's real estate	5 10
Furniture and Fixtures	25 00
Total	$5,891 38

Number of shares of stock in force	901
Number of stockholders	222
Number of depositors	144
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	521
Par value of each share	$100 and $500
Number of borrowers	114
Plan of Association	Permanent

ASHLAND BUILDING AND LOAN COMPANY

OF ASHLAND, ASHLAND COUNTY.

Incorporated, June 17, 1898.
President, Henry, J. Schultz.
Address, Ashland.

Authorized capital, $500,000.00.
Secretary, S. L. Arnold.
Address, Ashland.
Attorney, C. P. Winbigler.
Address, Ashland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 28, 1918.

ASSETS.

Cash on hand	$10,713 91
Loans on mortgage security	275,285 35
Furniture and fixtures	83 04
Real estate	4,509 41
Real estate sold on contract	544 59
Due from borrowers for insurance and taxes	289 65
Total	$291,425 95
Interest due and uncollected	$613 54

LIABILITIES.

Running stock and dividends	$90,595 57
Paid-up stock and dividends	190,900 00
Deposits and accrued interest	3,169 52
Reserve fund	5,021 01
Undivided profit fund	1,134 36
Contingent profit on real estate sold on contract	105 24
Due borrowers on unfinished buildings	500 15
Surplus	10
Total	$291,425 95
Interest due and uncollected	$613 54

RECEIPTS.

Dues on running stock	$18,851 12
Paid-up stock	17,900 00
Credits on mortgage loans	2,600 00
Loans on mortgage security repaid	76,734 38
Unfinished building account	500 15
Real estate sold on contract	77 76
Insurance and taxes refunded by borrowers	538 19
Interest	19,158 77
Rent from company's real estate	201 50
Return premium on insurance	7 70
Total	$136,569 57
Cash on hand at close of last fiscal year	21,730 13
Total	$158,299 70

DISBURSEMENTS.

Loans on mortgage security	$86,350 37
Unfinished building account	136 33
Withdrawals of running stock and dividends	21,732 63
Withdrawals of paid-up stock	22,900 00
Withdrawals of deposits	50 00
Insurance and taxes paid for borrowers	432 48
Real estate (purchase price)	2,162 92
Dividends on paid-up stock	10,643 42
Interest on deposits	124 00
Repairs on company's real estate	189 99
Taxes	14 53
Salaries of officers and directors	1,376 00
Office help, rent and legal services	539 24
All other expenses	496 80
Loss on sale property	437 08
Total	$147,585 79
Cash on hand	10,713 91
Total	$158,299 70

PROFIT AND LOSS—EARNINGS.

Interest	$19,158 77
Rent from company's real estate	201 50
Return premium insurance policy	7 70
Total	$19,367 97

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,543 68
Dividends on paid-up stock	10,643 42
Reserve fund credit	900 00
Undivided profit credit	537 75
Interest on deposits	126 56
Salaries of officers and directors	1,376 00
Office help, rent and legal services	539 24
All other expenses	496 80
Taxes	14 53
Repairs on company's real estate	189 99
Total	$19,367 97

Number of shares of stock in force	3,596
Capital subscribed and in force	$359,600 00
Number of stockholders	543
Number of depositors	5
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	5.75
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	259
Plan of Association	Permanent

ASHTABULA COUNTY BUILDING AND SAVINGS COMPANY
OF ASHTABULA, ASHTABULA COUNTY.

Incorporated May 23, 1901. Authorized capital, $3,000,000.00.

President, Dr. W. S. King.
Address, Ashtabula.

Secretary, J. L. Burwell.
Address, Ashtabula.
Attorney, Chas. J. Starkey, Jr.
Address, Ashtabula.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$51,563 68
Loans on mortgage security	1,441,181 63
Loans on stock, certificates or pass-book security	17,806 74
Loans on all other security	1,036 50
Furniture and fixtures	1,041 64
Real estate	467 37
Real estate sold on contract	8,603 17
Real estate—office building	41,336 66
Thrift stamps	100 00
Total	$1,563,137 39
Interest due and uncollected	$183 11

RECEIPTS.

Paid-up stock	$1,700 00
Deposits	603,012 09
Loans on mortgage security repaid	439,380 36
Loans on stock, certificates or pass-book security	20,875 47
Loans on all other security repaid	3,875 65
Unfinished building account	369,650 00
Deposits from other building and loan associations	10,000 00
Deposits from other financial institutions	20,000 00
Real estate sold	5,789 48
Real estate sold on contract	1,935 00
Interest	89,457 10
Rents from company's real estate	960 32
Sale of bonds	19,988 31
Profit on real estate—credit reserve	10 52
Suspense	1,260 94
Total	$1,587,895 24
Cash on hand at close of last fiscal year	37,015 34
Total	$1,624,910 58

PROFIT AND LOSS—EARNINGS.

Interest	$89,457 10
Rent from company's real estate	960 32
Total	$90,417 42

Number of shares of stock in force	19,205
Capital subscribed and in force	$1,920,500 00
Number of stockholders	1,045
Number of depositors	2,929
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Paid-up stock and dividends	$156,830 00
Deposits and accrued interest	1,332,474 93
Reserve fund	20,119 45
Undivided profit fund	45,029 60
Contingent profit on real estate sold on contract	400 00
Due borrowers on unfinished buildings	7,311 72
Liberty bonds	772 43
Suspense	199 26
Total	$1,563,137 39
Interest due and uncollected	$183 11

DISBURSEMENTS.

Loans on mortgage security	$457,054 68
Loans on stock, certificates or pass-book security	21,244 00
Loans on all other security	119 85
Unfinished building account	376,180 69
Withdrawals of deposits	557,015 26
Thrift stamps	100 00
Remodeling office building	210 71
Furniture and fixtures	31 70
Charged from reserve	40 00
Real estate (purchase price)	4,100 00
Real estate on contract	6,221 37
Dividends on paid-up stock	11,911 98
Interest on deposits	59,303 99
Interest on borrowed money and certificates deposit	664 55
Repairs on company's real estate	7 00
Taxes	457 90
Salaries of officers and directors	3,776 00
Office help, rent and legal services	2,092 50
All other expenses	2,222 07
Deposits by other building and loan associations withdrawn	30,000 00
Deposits by other financial institutions withdrawn	20,000 00
Bonds purchased	19,215 88
Suspense	1,376 77
Total	$1,573,346 90
Cash on hand	51,563 68
Total	$1,624,910 58

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$12,011 32
Reserve fund credit	1,091 91
Undivided profit credit	6,787 44
Interest on deposits	59,303 99
Interest on borrowed money	664 55
Salaries of officers and directors	3,776 00
Office help, rent and legal services	2,092 50
All other expenses	2,222 07
Taxes	457 90
Repairs on company's real estate	7 00
Furniture and fixtures	244 33
Depreciation office building	1,703 26
Reduction company real estate	55 15
Total	$90,417 42

Number of shares loaned upon	17,697
Par value of each share	$100 00
Number of borrowers	919
Plan of Association	Permanent

HARBOR BUILDING AND LOAN COMPANY

OF ASHTABULA, ASHTABULA COUNTY.

Incorporated, January 29, 1906. Authorized capital, $1,000,000.00

President, O. C. Topky.
Address, Ashtabula Harbor.

Secretary, Chas. W. Askew.
Address, Ashtabula Harbor.
Attorney, John J. Koski.
Address, Ashtabula Harbor.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$10,834 52
Loans on mortgage security	588,571 87
Loans on stock, certificates or pass-book security	8,600 00
Furniture and fixtures	500 00
Due from borrowers for insurance and taxes	1,278 73
Bonds—2nd Liberty Loan	5,000 00
Total	$614,785 12
Interest due and uncollected	$308 69

LIABILITIES.

Paid-up stock and dividends	$108,558 66
Deposits and accrued interest	460,540 87
Reserve fund	11,177 28
Undivided profit fund	14,044 24
Borrowed money and accrued interest	10,000 00
Due borrowers on unfinished buildings	2,964 07
Deposits from other building and loan associations	7,500 00
Total	$614,785 12
Interest due and uncollected	$308 69

RECEIPTS.

Paid-up stock	$2,100 00
Deposits	357,054 82
Loans on mortgage security repaid	166,232 27
Loans on stock, certificates or pass-book security	14,590 00
Unfinished building account	277,100 00
Borrowed money	14,000 00
Deposits from other building and loan associations	20,000 00
Insurance and taxes refunded by borrowers	387 10
Interest	34,061 83
Deposits in other building and loan associations withdrawn	25,000 00
Furniture and fixtures	21 30
Total	$910,547 32
Cash on hand at close of last fiscal year	15,106 74
Total	$925,654 06

DISBURSEMENTS.

Loans on mortgage security	$310,511 59
Loans on stock, certificates or pass-book security	17,720 00
Unfinished building account	278,440 50
Withdrawals of deposits	244,936 31
Borrowed money	4,000 00
Deposits in other building and loan associations	10,000 00
Insurance and taxes paid for borrowers	565 97
Dividends on paid-up stock	7,161 00
Interest on deposits	18,696 08
Interest on borrowed money	40 83
Salaries of officers and directors	2,770 00
Office help, rent and legal services	1,845 00
All other expenses	574 26
Deposits by other building and loan associations withdrawn	12,500 00
Bonds purchased	5,000 00
Furniture and fixtures	58 00
Total	$914,819 54
Cash on hand	10,834 52
Total	$925,654 06

PROFIT AND LOSS—EARNINGS.

Interest	$34,061 83
Total	$34,061 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$7,227 66
Reserve fund credit	506 79
Undivided profit credit	2,164 51
Interest on deposits	18,696 08
Interest on borrowed money	40 83
Salaries of officers and directors	2,770 00
Office help, rent and legal services	1,845 00
All other expenses	574 26
Furniture and fixtures	236 70
Total	$34,061 83

Number of shares of stock in force	8,067
Capital subscribed and in force	$806,700 00
Number of stockholders	582
Number of depositors	1,980
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	7,023
Par value of each share	$100 00
Number of borrowers	514
Plan of Association	Permanent

PEOPLE'S BUILDING AND LOAN COMPANY
OF ASHTABULA, ASHTABULA COUNTY.

Incorporated, May 14, 1890. Authorized capital, $5,000,000.00.

President, Geo. B. Paine.
Address, Ashtabula.
Treasurer, J. H. Regner.
Address, Ashtabula.

Secretary, Chas. D. Tyler.
Address, Ashtabula.
Attorney, J. F. Munsell.
Address, Ashtabula.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$83,945 31
Loans on mortgage security	2,413,603 13
Loans on stock, certificates or pass-book security	5,365 01
Loans on all other security	17,103 41
Furniture and fixtures	1,453 81
Real estate	6,024 30
Real estate—office building	17,500 00
Bonds	108,712 71
Deposits in other building and loan associations	165,000 00
Total	$2,818,707 68
Interest due and uncollected	$3,308 27

LIABILITIES.

Running stock and dividends	$558,015 09
Paid-up stock and dividends	110,725 00
Deposits and accrued interest	2,017,269 26
Reserve fund	95,401 74
Undivided profit fund	20,671 59
Due borrowers on unfinished buildings	16,625 00
Total	$2,818,707 68
Interest due and uncollected	$3,308 27

RECEIPTS.

Dues on running stock	$551,491 89
Deposits	1,020,021 50
Loans on mortgage security repaid	501,904 93
Loans on stock, certificates or pass-book security	23,146 00
Loans on all other security repaid	7,873 59
Unfinished building account	13,158 80
Real estate sold	3,000 00
Insurance and taxes refunded by borrowers	1,209 80
Interest	148,387 60
Fines	180 00
Pass-books and initiation fees	94 50
Rents from company's real estate	284 47
Deposits in other building and loan associations withdrawn	5,000 00
Sale of bonds	79,619 79
Other receipts—deposit box rent	154 50
Total	$2,355,528 17
Cash on hand at close of last fiscal year	149,155 61
Total	$2,504,683 78

DISBURSEMENTS.

Loans on mortgage security	$735,000 00
Loans on stock, certificates or pass-book security	800 00
Loans on all other security	20,877 00
Unfinished building account	12,350 00
Withdrawals of running stock and dividends	499,601 89
Withdrawals of mortgage credits	11,573 11
Withdrawals of deposits	823,765 46
Withdrawals of dividends credited	35,256 53
Deposits in other building and loan associations	40,000 00
Insurance and taxes paid for borrowers	1,209 80
Real estate (purchase price)	3,324 25
Dividends on paid-up stock	6,450 00
Interest on deposits	85,939 67
Interest and premium accrued on bonds	1,636 47
Taxes	249 51
Salaries of officers and directors	5,286 69
Office help, rent and legal services	3,513 57
All other expenses	2,744 19
Furniture and fixtures	70 80
Bonds purchased	131,077 50
Reserve fund	12 03
Total	$2,420,738 47
Cash on hand	83,945 31
Total	$2,504,683 78

PROFIT AND LOSS—EARNINGS.

Interest	$148,387 60
Fines	180 80
Pass-books and initiation fees	94 50
Rent from company's real estate	284 47
Safety deposit box rent	154 50
Profit sale real estate	91 85
Total	$149,193 72

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$28,806 53
Dividends on paid-up stock	6,450 00
Reserve fund credit	13,413 77
Interest on deposits	85,939 67
Interest and premium accrued on bonds	1,636 47
Salaries of officers and directors	5,286 69
Office help, rent and legal services	3,513 57
All other expenses	2,744 19
Taxes	249 51
Furniture and fixtures	153 32
Charged off Office building	1,000 00
Total	$149,193 72

Number of shares of stock in force	24,716
Capital subscribed and in force	$2,471,600 00
Number of stockholders	1,895
Number of depositors	4,438
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	20,598
Par value of each share	$100 00
Number of borrowers	1,740
Plan of Association	Permanent

CONNEAUT BUILDING AND LOAN COMPANY

OF CONNEAUT, ASHTABULA COUNTY.

Incorporated March 28, 1888.

Authorized capital, $700,000.00.

President, A. W. Pelton.
Address, Conneaut.

Secretary, M. Goebricker.
Address, Conneaut.
Attorney, R. E. Mygatt.
Address, Conneaut.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 22, 1918.

ASSETS.

Cash on hand	$4,411 14
Loans on mortgage security	264,400 00
Loans on stock, certificates or pass-book security	1,000 00
Furniture and fixtures	113 40
Total	$269,924 54
Interest due and uncollected	$187 78

LIABILITIES.

Running stock and dividends	$69,750 70
Credits on mortgage loans	81,248 82
Paid-up stock and dividends	100,749 00
Reserve fund	11,108 43
Undivided profit fund	719 01
Contingent profit on real estate sold	348 58
Deposits from other building and loan associations	6,000 00
Total	$269,924 54
Interest due and uncollected	$187 78

RECEIPTS.

Dues on running stock	$11,394 00
Paid-up stock	2,300 00
Credits on mortgage loans	13,643 00
Loans on mortgage security repaid	16,000 00
Borrowed money	6,000 00
Deposits from other building and loan associations	6,000 00
Real estate sold	2,600 00
Interest	11,599 76
Premium	5,397 80
Fines	199 70
Transfer fees	20 40
Pass-books and initiation fees	14 75
Rents from company's real estate	175 00
Transfer from reserve fund	157 92
Total	$75,502 33
Cash on hand at close of last fiscal year	18,746 33
Total	$94,248 66

DISBURSEMENTS.

Loans on mortgage security	$43,000 00
Loans on stock, certificates or pass-book security	600 00
Unfinished building account	100 00
Withdrawals of running stock and dividends	8,548 13
Withdrawals of paid-up stock	17,000 00
Withdrawals of loan stock	5,570 67
Dividends on paid-up stock	7,230 70
Interest on borrowed money	240 00
Repairs on company's real estate	3 34
Taxes	71 63
Salaries of officers and directors	1,047 00
Office help, rent and legal services	149 75
All other expenses	124 38
Reserve fund for loss on real estate	157 92
Total	$89,837 52
Cash on hand	4,411 14
Total	$94,248 66

PROFIT AND LOSS—EARNINGS.

Interest	$11,599 76
Premium	5,397 80
Fines	199 70
Transfer fees	20 40
Passbooks and initiation fees	14 75
Rents from company's real estate	175 00
Transferred from reserve fund	71 63
Total	$17,479 04

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,932 99
Dividends on mortgage loan credits	4,577 94
Dividends on paid-up stock	6,149 00
Reserve fund credit	792 45
Undivided profit credit	383 96
Interest on borrowed money	240 00
Salaries of officers and directors	1,041 00
Office help, rent and legal services	149 75
All other expenses	124 38
Taxes	71 63
Repairs on company's real estate	3 34
Furniture and fixtures	12 60
Total	$17,479 04

Number of shares of stock in force	5,605
Capital subscribed and in force	$560,500 00
Number of stockholders	362
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6½

Number of shares loaned upon	2,654
Par value of each share	$100 00
Number of borrowers	206
Rate per cent. premium charged	.024
Plan of Association	Permanent

NELSONVILLE HOME AND SAVINGS ASSOCIATION

OF NELSONVILLE, ATHENS COUNTY.

Incorporated, December 19, 1889. Authorized capital, $1,000,000.00.

President, C. A. Stover.
Address, Nelsonville.

Secretary, John H. Saltz.
Address, Nelsonville.
Attorney, C. W. Juniper.
Address, Nelsonville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,522 67
Loans on mortgage security	145,909 10
Loans on all other security	5,000 00
Real estate	401 26
Real estate sold on contract	1,951 40
Due from borrowers for insurance and taxes	127 34
Total	$155,911 77
Interest due and uncollected	$64 25

LIABILITIES.

Paid-up stock and dividends	$42,689 00
Deposits and accrued interest	100,188 10
Reserve fund	10,105 77
Undivided profit fund	2,289 25
Contingent profit on real estate sold on contract	639 65
Total	$155,911 77
Interest due and uncollected	$64 25

RECEIPTS.

Paid-up stock	$900 00
Deposits	33,380 37
Credits on mortgage loans	58,984 85
Loans on stock, certificates or pass-book security	500 00
Real estate sold on contract	367 90
Insurance and taxes refunded by borrowers	263 99
Interest	10,116 58
Delinquent interest	267 11
Rent from company's real estate	102 75
Total	$104,883 55
Cash on hand at close of last fiscal year	7,504 13
Total	$112,387 68

DISBURSEMENTS.

Loans on mortgage security	$71,994 25
Loans on stock, certificates or pass-book security	500 00
Loans on all other security	5,000 00
Withdrawals of paid-up stock	5,200 00
Withdrawals of deposits	21,978 60
Insurance and taxes paid for borrowers	64 53
Real estate (purchase price)	47 25
Dividends on paid-up stock	2,751 00
Interest on deposits	33 75
Taxes	58 94
Salaries of officers and directors	1,732 00
All other expenses	504 69
Total	$109,865 01
Cash on hand	2,522 67
Total	$112,387 68

PROFIT AND LOSS—Earnings.

Interest	$10,116 58
Delinquent interest	267 11
Rent from company's real estate	102 75
Total	$10,486 44

PROFIT AND LOSS—Distribution.

Dividends on paid-up stock	$2,999 50
Undivided profit credit	854 71
Interest on deposits	4,336 60
Salaries of officers and directors	1,732 00
All other expenses	504 69
Taxes	58 94
Total	$10,486 44

Number of shares of stock in force	2,311
Capital subscribed and in force	$231,150 00
Number of stockholders	290
Number of depositors	194
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	1,901
Par value of each share	$100 00
Number of borrowers	241
Plan of Association	Permanent

MINSTER LOAN AND SAVINGS COMPANY

OF MINSTER, AUGLAIZE COUNTY.

Incorporated, August 30, 1883. Authorized capital, $2,000,000.00.

President, William Nienberg.
Address, Minster.
Treasurer, Bd. Bornhorst.
Address, Minster.

Secretary, Loretta Laufersweiler.
Address, Minster.
Attorneys, Stueve & Tangeman.
Address, Wapakoneta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 30, 1917.

ASSETS.

Cash on hand	$12,633 34
Loans on mortgage security	725,755 66
Loans on stock, certificates or pass-book security	1,000 00
Loans on all other security	10,000 00
Furniture and fixtures	911 61
Real estate	3,264 16
Real estate sold on contract	1,975 00
Real estate—office building	5,678 92
Due from borrowers for insurance and taxes	55 70
Deposits in other building and loan associations	25,000 00
Total	$786,274 39
Interest due and uncollected	$2,923 00

LIABILITIES.

Running stock and dividends	$606,287 20
Credits on mortgage loans	79,909 38
Credits on other loans	4,786 36
Credits on real estate sold on contract	343 12
Paid-up stock and dividends	69,700 00
Reserve fund	20,377 20
Undivided profit fund	4,782 04
Contingent profit on real estate sold on contract	89 09
Total	$786,274 39
Interest due and uncollected	$2,923 00

RECEIPTS.

Dues on running stock	$223,361 24
Paid-up stock	23,300 00
Credits on mortgage loans	28,369 32
Loans on mortgage security repaid	86,818 04
Loans on stock, certificates or pass-book security	221 35
Loans on all other security repaid	992 68
Borrowed money	27,200 00
Real estate sold	1,734 85
Real estate sold on contract	108 12
Insurance and taxes refunded by borrowers	1,251 42
Interest	36,729 96
Pass-books and initiation fees	393 05
Rents from company's real estate	358 00
Deposits in other building and loan associations withdrawn	7,000 00
Refund interest advanced	216 00
Deposit box rents	26 00
Total	$438,080 03
Cash on hand at close of last fiscal year	13,673 76
Total	$451,753 79

DISBURSEMENTS.

Loans on mortgage security	$262,985 00
Loans on stock, certificates or pass-book security	25 00
Loans on all other security	60 00
Withdrawals of running stock and dividends	94,503 97
Withdrawals of paid-up stock	11,300 00
Borrowed money	27,200 00
Deposits in other building and loan associations	32,000 00
Insurance and taxes paid for borrowers	1,028 84
Real estate (purchase price)	829 85
Real estate on contract	455 00
Dividends on paid-up stock	3,293 10
Interest advanced for borrowers	216 00
Interest on borrowed money	161 10
Repairs on company's real estate	128 65
Taxes	245 57
Salaries of officers and directors	3,614 00
Office help, rent and legal services	12 00
All other expenses	792 19
Furniture and fixtures	37 51
Interest refunded	232 67
Total	$439,120 45
Cash on hand	12,633 34
Total	$451,753 79

PROFIT AND LOSS—EARNINGS.

Interest	$36,497 29
Pass-books and initiation fees	393 05
Rent from company's real estate	358 00
Transferred from undivided profit fund	143 96
Deposit box rents	26 00
Total	$37,418 30

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$25,858 66
Dividends on mortgage loan credits	1,600 77
Dividends on paid-up stock	3,293 10
Reserve fund credit	1,610 97
Interest on borrowed money	161 10
Salaries of officers and directors	3,614 00
Office help, rent and legal services	12 00
All other expenses	792 19
Taxes	245 57
Repairs on company's real estate	128 65
Furniture and fixtures	101 29
Total	$37,418 30

Number of shares of stock in force	15,772
Capital subscribed and in force	$1,577,200 00
Number of stockholders	1,302
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	7,258
Par value of each share	$100 00
Number of borrowers	316
Plan of association	Permanent

CITIZENS' BUILDING AND LOAN ASSOCIATION COMPANY

OF NEW BREMEN, AUGLAIZE COUNTY.

Incorporated, February 22, 1886. Authorized capital, $600,000.00.

President, Wm. Schulenberg.
Address, New Bremen.
Treasurer, William Grothaus.
Address, New Bremen.

Secretary, F. W. Bruns.
Address, New Bremen.
Attorney, Theo. H. Tangeman.
Address, Wapakoneta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$7,169 57
Loans on mortgage security	210,225 00
Real estate	1,324 50
Total	$218,719 07
Interest due and uncollected	$359 02

LIABILITIES.

Running stock and dividends	$170,754 25
Credits on mortgage loans	35,117 75
Deposits and accrued interest	5,130 84
Reserve fund	7,006 19
Undivided profit fund	710 04
Total	$218,719 07
Interest due and uncollected	$359 02

RECEIPTS.

Dues on running stock	$43,951 50
Deposits	5,946 92
Credits on mortgage loans	8,729 21
Loans on mortgage security repaid	51,861 42
Borrowed money	7,100 00
Insurance and taxes refunded by borrowers	158 38
Interest	12,727 65
Fines	17 90
Pass-books and initiation fees	25 25
Total	$130,518 23
Cash on hand at close of last fiscal year	3,453 85
Total	$133,972 08

DISBURSEMENTS.

Loans on mortgage security	$61,250 00
Withdrawals of running stock and dividends	44,174 12
Withdrawals of deposits	6,427 17
Borrowed money	12,100 00
Interest on deposits	224 68
Interest on borrowed money	404 42
Taxes	2 66
Salaries of officers and directors	1,060 00
Office help, rent and legal services	217 29
All other expenses	942 17
Total	$126,802 51
Cash on hand	7,169 57
Total	$133,972 08

PROFIT AND LOSS—EARNINGS.

Interest	$12,727 65
Fines	17 90
Pass-books and initiation fees	25 25
Transferred from undivided profit fund	87 19
Total	$12,857 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,926 91
Dividends on mortgage loan credits	1,173 94
Reserve fund credit	495 98
Undivided profit credit	409 94
Interest on deposits	224 68
Interest on borrowed money	404 42
Salaries of officers and directors	1,060 00
Office help, rent and legal services	217 29
All other expenses	942 17
Taxes	2 66
Total	$12,857 99

Number of shares of stock in force	1,881
Capital subscribed and in force	$564,300 00
Number of stockholders	483
Number of depositors	6
Rate per cent. interest charged	6, 6½ and 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	367
Par value of each share	$300 00
Number of borrowers	161
Plan of Association	Permanent

CONCORDIA BUILDING AND SAVINGS ASSOCIATION

OF NEW BREMEN, AUGLAIZE COUNTY.

Incorporated, October 22, 1883. Authorized capital, $375,000.00.

President, Herman Laut.
Address, New Bremen.
Treasurer, Emil F. Wissmann.
Address, New Bremen.

Secretary, Theo. Purpus.
Address, New Bremen.
Attorney, Otto J. Boesel.
Address, Wapakoneta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$998 40
Loans on mortgage security	100,975 00
Loans on stock, certificates or pass-book security	500 00
Real estate	3,196 15
Due from borrowers for insurance and taxes	125 59
Total	$105,795 14
Interest due and uncollected	$17 98

LIABILITIES.

Running stock and dividends	$62,326 38
Credits on mortage loans	35,422 37
Credits on other loans	1,057 13
Reserve fund	4,642 52
Undivided profit fund	46 74
Borrowed money and accrued interest	2,300 00
Total	$105,795 14
Interest due and uncollected	$17 98

RECEIPTS.

Dues on running stock	$13,584 60
Credits on mortgage loans	6,804 67
Loans on mortgage security repaid	7,070 33
Borrowed money	500 00
Insurance and taxes refunded by borrowers	257 60
Interest	4,580 46
Premium	830 76
Fines	2 60
Transfer fees	16 90
Pass-books and initiation fees	15 00
Rents from company's real estate	97 00
Total	$33,759 92
Cash on hand at close of last fiscal year	1,033 90
Total	$34,793 82

DISBURSEMENTS.

Loans on mortgage security	$14,850 00
Withdrawals of running stock and dividends	17,006 10
Borrowed money	1,000 00
Insurance and taxes paid for borrowers	160 41
Interest on borrowed money	183 00
Repairs on company's real estate	4 79
Taxes and fire insurance premium	95 32
Salaries of officers and directors	377 90
Office help, rent and legal services	36 00
All other expenses	59 45
Improvement on company's real estate	22 45
Total	$33,795 42
Cash on hand	998 40
Total	$34,793 82

PROFIT AND LOSS—EARNINGS.

Interest	$4,580 46
Premium	830 76
Fines	2 60
Transfer fees	16 90
Pass-books and initiation fees	15 00
Rent from company's real estate	97 00
Transferred from undivided profit fund	155 77
Total	$5,698 49

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,634 65
Reserve fund credit	238 19
Undivided profit credit	46 74
Interest on borrowed money	183 00
Salaries of officers and directors	377 90
Office help, rent and legal services	36 00
All other expenses	59 45
Taxes and fire insurance premium	95 32
Repairs on company's real estate	4 79
Improvements on real estate	22 45
Total	$5,698 49

Number of shares of stock in force	1,053
Capital subscribed and in force	$263,250 00
Number of stockholders	266
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	406
Par value of each share	$250 00
Number of borrowers	86
Rate per cent. premium charged	1
Plan of Association	Permanent

UNION BUILDING AND LOAN COMPANY

OF ST. MARYS, AUGLAIZE COUNTY.

Incorporated, January 12, 1903. Authorized capital, $2,000,000.00.

President, Thos. A. White.
Address, St. Marys.
Treasurer, O. E. Dunan.
Address, St. Marys.

Secretary, H. G. McLain.
Address, St. Marys.
Attorney, Anthony Culliton.
Address. St. Marys.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,757 71
Loans on mortgage security	168,235 00
Due from borrowers for insurance and taxes	3 60
Total	$177,996 31
Interest due and uncollected	$117 67

LIABILITIES.

Running stock and dividends	$113,380 82
Credits on mortgage loans	43,447 95
Reserve fund	9,362 00
Undivided profit fund	805 54
Borrowed money and accrued interest	11,000 00
Total	$177,996 31
Interest due and uncollected	$117 67

RECEIPTS.

Dues on running stock	$15,735 51
Credits on mortgage loans	12,922 69
Loans on mortgage security repaid	29,080 00
Borrowed money	7,500 00
Real estate sold	1,100 00
Insurance and taxes refunded by borrowers	122 50
Interest	8,088 76
Pass-books and initiation fees	10 25
From contingent fund	97 40
Other receipts in detail—Rebate June dividend	32 60
Rent of adding machine	25 00
Total	$74,714 71
Cash on hand at close of last fiscal year	6,337 58
Total	$81,052 29

DISBURSEMENTS.

Loans on mortgage security	$23,385 00
Withdrawals of running stock and dividends	44,362 97
Insurance and taxes paid for borrowers	23 04
Real estate (purchase price)	1,197 40
Interest on borrowed money	395 00
Salaries of officers and directors	1,379 00
Office help, rent and legal services	362 00
All other expenses	92 77
Loss on real estate	97 40
Total	$71,294 58
Cash on hand	9,757 71
Total	$81,052 29

PROFIT AND LOSS—Earnings.

Interest	$8,088 76
Pass-books and initiation fees	10 25
Rent from adding machine	25 00
Total	$8,124 01

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,594 12
Reserve fund credit	129 15
Undivided profit credit	171 97
Interest on borrowed money	395 00
Salaries of officers and directors	1,379 00
Office help, rent and legal services	362 00
All other expenses	92 77
Total	$8,124 01

Number of shares of stock in force	3,727
Capital subscribed and in force	$745,434 00
Number of stockholders	500
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	841
Par value of each share	$200 00
Number of borrowers	247
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN COMPANY

OF WAPAKONETA, AUGLAIZE COUNTY.

Incorporated, March, 1889.

Authorized capital, $2,000,000.00.

President, J. J. Connaughten.
Address, Wapakoneta.
Treasurer, S. W. McFarland.
Address, Wapakoneta.

Secretary, F. A. Klipfel.
Address, Wapakoneta.
Attorney, J. J. Connaughten.
Address, Wapakoneta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 28, 1918.

ASSETS.

Cash on hand	$29,813 05
Loans on mortgage security	339,970 00
Real estate	13,725 00
Real estate sold on contract	6,500 00
Due from borrowers for insurance and taxes	519 07
Bonds	7,500 00
Total	$398,027 12
Interest due and uncollected	$3,125 71

LIABILITIES

Running stock and dividends	$338,031 52
Credits on mortgage loans	48,930 80
Credits on real estate sold on contract	3,150 00
Reserve fund	7,799 47
Undivided profit fund	115 33
Total	$398,027 12
Interest due and uncollected	$3,125 71

RECEIPTS.

Dues on running stock	$88,409 40
Loans on mortgage security repaid	67,164 83
Real estate sold	600 00
Real estate sold on contract	998 15
Interest	18,064 37
Premium	1,217 27
Rents from company's real estate	723 51
Collection made on contract	300 00
Total	$177,477 53
Cash on hand at close of last fiscal year	25,161 93
Total	$202,639 46

DISBURSEMENTS.

Loans on mortgage security	$76,289 83
Withdrawals of running stock and dividends	86,689 02
Insurance and taxes paid for borrowers	123 51
Real estate (purchase price)	350 00
Repairs on company's real estate	78 74
Taxes	176 86
Salaries of officers and directors	1,020 00
Office help, rent and legal services	279 62
All other expenses	318 83
Bonds purchased	7,500 00
Total	$172,826 41
Cash on hand	29,813 05
Total	$202,639 46

PROFIT AND LOSS—EARNINGS

Interest	$18,064 37
Premium	1,217 27
Rents from company's real estate	723 51
Total	$20,005 15

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$15,421 60
Dividends on mortgage loan credits	1,642 17
Reserve fund credit	960 00
Undivided profit credit	107 33
Salaries of officers and directors	1,020 00
Office help, rent and legal services	279 62
All other expenses	318 83
Taxes	176 86
Repairs on company's real estate	78 74
Total	$20,005 15

Number of shares of stock in force	4,070
Capital subscribed and in orce	$1,220,925 00
Number of stockholders	982
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	658
Par value of each share	$300 00
Number of borrowers	301
Rate per cent. premium charged	½ and 1
Plan of Association	Permanent

CITY LOAN AND SAVINGS COMPANY

OF WAPAKONETA, AUGLAIZE COUNTY.

Incorporated, July 19, 1912. **Authorized capital, $100,000.00.**

President, T. R. Schoonover.
Address, Wapakoneta.

Secretary, E. J. Schoonover.
Address, Wapakoneta.
Attorney, J. H. Goeke.
Address, Wapakoneta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$20,880 64
Loans on mortgage security	16,327 72
Loans on all other security	135,845 26
Real estate	7,023 29
Bonds—Liberty	396 08
Total	$180,472 99
Interest due and uncollected	$800 00

LIABILITIES.

Running stock and dividends	$5,433 69
Paid-up stock and dividends	16,500 00
Deposits and accrued interest	143,804 06
Reserve fund	8,315 00
Undivided profit fund	5,000 00
Interest for deposits	1,420 24
Total	$180,472 99
Interest due and uncollected	$800 00

RECEIPTS.

Dues on running stock	$3,274 36
Paid-up stock	1,500 00
Deposits	161,395 46
Loans on mortgage security repaid	16,004 32
Loans on all other security repaid	164,866 71
Interest	7,758 62
Premium	28,043 23
Furniture and fixtures sold	375 00
Rents from company's real estate	504 99
Sale of bonds—Liberty Loan	3,071 22
Inspection fees—chattel loan account	780 59
Total	$387,574 50
Cash on hand at close of last fiscal year	20,669 29
Total	$408,243 79

DISBURSEMENTS.

Loans on mortgage security	$19,749 33
Loans on all other security	210,895 15
Withdrawals of running stock and dividends	2,514 45
Withdrawals of deposits	121,064 94
Furniture and fixtures	654 00
Losses	1,559 38
Undivided profits—Errors	2 90
Dividends on paid-up stock	1,916 98
Interest on deposits	5,650 26
Interest refunded on loans	103 54
Repairs on company's real estate	228 00
Taxes	118 14
Salaries of officers and directors	6,472 25
Office help, rent and legal services	7,523 78
All other expenses	5,442 75
Bonds purchased—Liberty Loan	3,467 30
Total	$387,363 15
Cash on hand	20,880 64
Total	$408,243 79

PROFIT AND LOSS—EARNINGS.

Interest	$7,758 62
Premium	28,043 23
Inspection fees	780 59
Rent from company's real estate	504 99
Total	$37,087 43

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$560 00
Dividends on paid-up stock	1,916 98
Reserve fund credit	3,339 97
Undivided profit credit	5,001 93
Interest on deposits	5,701 09
Interest refunded on loans	103 54
Salaries of officers and directors	6,472 25
Office help, rent and legal services	7,523 78
All other expenses	5,442 75
Taxes	118 14
Repairs on company's real estate	228 00
Furniture and fixtures	679 00
Total	$37,087 43

Number of shares of stock in force	69
Capital subscribed and in force	$34,500 00
Number of stockholders	15
Number of depositors	497
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	12
Rate per cent. interest paid on deposits	4 to 6

Par value of each share	$500 00
Number of borrowers	1,103
Rate per cent. premium charged	1 to 2½ per month
Plan of A	Permanent

WAPAKONETA BUILDING AND SAVINGS COMPANY

OF WAPAKONETA, AUGLAIZE COUNTY.

Incorporated, July 10, 1882.

Authorized capital, $1,000,000.00.

President, Harry G. Fisher.
Address, Wapakoneta.
Treasurer, Wm. Kreitzer.
Address, Wapakoneta.

Secretary, Asa A. Crawford.
Address, Wapakoneta.
Attorney, R. B. Anderson.
Address, Wapakoneta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$21,219 91
Loans on mortgage security	317,466 47
Loans on stock, certificates or pass-book security	13,101 08
Loans on all other security	5,000 00
Real estate	1,401 96
Due from borrowers for insurance and taxes	74 54
Bonds	10,000 00
War savings certificate	832 00
Total	$369,095 96
Interest due and uncollected	$1,008 11

LIABILITIES.

Running stock and dividends	$231,592 71
Credits on mortgage loans	63,479 29
Paid-up stock and dividends	67,031 20
Reserve fund	6,693 03
Undivided profit fund	299 73
Total	$369,095 96
Interest due and uncollected	$1,008 11

RECEIPTS.

Dues on running stock	$64,983 46
Paid-up stock	6,550 00
Credits on mortgage loans	16,506 63
Loans on mortgage security repaid	46,972 66
Loans on stock, certificates or pass-book security	7,175 00
Borrowed money	3,250 00
Insurance and taxes refunded by borrowers	280 75
Interest	17,889 89
Rents from company's real estate	50 00
Deposits in other building and loan associations withdrawn	2,000 00
Total	$165,658 39
Cash on hand at close of last fiscal year	16,739 27
Total	$182,397 66

DISBURSEMENTS.

Loans on mortgage security	$70,971 00
Loans on stock, certificates or pass-book security	16,261 08
Withdrawals of running stock and dividends	45,553 10
Withdrawals of paid-up stock	9,580 00
Borrowed money	3,250 00
Insurance and taxes paid for borrowers	218 47
Dividends on paid-up stock	2,953 29
Interest on borrowed money	5 00
Taxes	56 87
Salaries of officers and directors	1,000 00
Office help, rent and legal services	192 35
All other expenses	304 59
Bonds purchased	10,000 00
War savings certificate	832 00
Total	$161,177 75
Cash on hand	21,219 91
Total	$182,397 66

PROFIT AND LOSS—EARNINGS.

Interest	$17,889 89
Rent from company's real estate	50 00
Transferred from undivided profit fund	5 27
Total	$17,945 16

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,722 20
Dividends on paid-up stock	3,786 47
Reserve fund credit	819 05
Undivided profit credit	58 63
Interest on borrowed money	5 00
Salaries of officers and directors	1,000 00
Office help, rent and legal services	192,35
All other expenses	304 59
Taxes	56 87
Total	$17,945 16

Number of shares of stock in force	5,266
Capital subscribed and in force	$789,925 00
Number of stockholders	711
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	1,457
Par value of each share	$150 00
Number of borrowers	169
Plan of Association	Permanent

HOME BUILDING AND LOAN COMPANY

OF BARNESVILLE, BELMONT COUNTY.

Incorporated, January 29, 1889. Authorized capital, $500,000.00.

President, John W. Cassells.
Address, Barnesville, Ohio.
Treasurer, G. W. Hilles.
Address, Barnesville, Ohio.

Secretary, W. O. Chappell.
Address, Barnesville, Ohio.
Attorney, W. O. Chappell.
Address, Barnesville, Ohio.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$15,079 41
Loans on mortgage security	238,271 55
Loans on stock, certificates or pass-book security	6,378 90
Loans on all other security	18,670 00
Due from borrowers for insurance and taxes	73 44
Bonds	22,800 25
Total	$301,273 55
Interest due and uncollected	$173 42

LIABILITIES.

Running stock and dividends	$155,799 10
Deposits and accrued interest	113,836 57
Deposits book	12,764 45
Reserve fund	13,200 00
Undivided profit fund	3,173 43
Other liabilities, accrued interest on deposits	2,500 00
Total	$301,273 55
Interest due and uncollected	$173 42

RECEIPTS.

Dues on running stock	$17,633 38
Book deposits	12,764 45
Deposits	159,261 56
Loans on mortgage security repaid	49,662 11
Loans on stock, certificates or pass-book security	2,003 47
Loans on all other security repaid	4,366 02
Real estate sold	2,575 00
Insurance and taxes refunded by borrowers	238 13
Interest	17,125 21
Sale of bonds	10,600 86
Other receipts	7 77
Total	$276,237 96
Cash on hand at close of last fiscal year	10,416 73
Total	$286,654 69

DISBURSEMENTS.

Loans on mortgage security	$64,308 94
Loans on stock, certificates or pass-book security	4,814 20
Loans on all other security	5,595 00
Withdrawals of running stock and dividends	13,604 60
Withdrawals of deposits	142,608 76
Insurance and taxes paid for borrowers	211 49
Interest on deposits	4,586 10
Salaries of officers and directors	1,400 00
Office help, rent and legal services	160 00
All other expenses	377 31
Bonds purchased	33,901 11
Miscellaneous	7 77
Total	$271,575 28
Cash on hand	15,079 41
Total	$286,654 69

PROFIT AND LOSS—EARNINGS.

Interest	$17,125 21
Other earnings	7 77
Total	$17,132 98

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,269 41
Dividends on mortgage loan credits	269 11
Reserve fund credit	1,000 00
Undivided profit credit	571 05
Interest on deposits	4,586 10
Interest accrued	500 00
Salaries of officers and directors	1,400 00
Office help, rent and legal services	160 00
All other expenses	377 31
Total	$17,132 98

Number of shares of stock in force	1,806
Capital subscribed and in force	$180,600 00
Number of stockholders	364
Number of depositors	304
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4½—5

Par value of each share	$100 00
Number of borrowers	239
Plan of Association	Permanent

PEOPLE'S BUILDING AND LOAN COMPANY

OF BARNESVILLE, BELMONT COUNTY.

Incorporated, June 13, 1885

Authorized capital, $750,000.00.

President, Geo. E. Hilles.
Address, Barnesville.
Treasurer, C. A. Bratton.
Address, Barnesville.

Secretary, J. H. Chaney.
Address, Barnesville.
Attorneys, Petty & Chaney.
Address, Barnesville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$13,570 10
Loans on mortgage security	240,115 17
Loans on stock, certificates or pass-book security	1,360 10
Loans on all other security	602 65
Furniture and fixtures	155 00
Due from borrowers for insurance and taxes	63 40
Bonds—Liberty	6,200 00
Accrued interest paid	5 78
Total	$262,072 20
Interest due and uncollected	$142 85

LIABILITIES.

Running stock and dividends	$95,216 57
Paid-up stock and dividends	45,049 50
Deposits and accrued interest	111,821 80
Reserve fund	8,723 57
Undivided profit fund	1,260 76
Total	$262,072 20
Interest due and uncollected	$142 85

RECEIPTS.

Dues on running stock	$48,817 61
Deposits	138,633 88
Loans on mortgage security repaid	40,969 96
Loans on stock, certificates or pass-book security	1,325 60
Loans on all other security repaid	1,457 55
Insurance and taxes refunded by borrowers	34 20
Interest	16,472 41
Total	$247,711 21
Cash on hand at close of last fiscal year	9,137 42
Total	$256,848 63

DISBURSEMENTS.

Loans on mortgage security	$57,282 76
Loans on stock, certificates or pass-book security	936 10
Loans on all other security	150 00
Withdrawals of running stock and dividends	24,215 63
Withdrawals of deposits	144,559 50
Insurance and taxes paid for borrowers	97 60
Accrued interest on bonds	5 78
Dividends on paid-up stock	2,749 50
Interest on deposits	5,209 36
Salaries of officers and directors	1,422 50
Office help, rent and legal services	150 00
All other expenses	299 80
Bonds purchased—Liberty	6,200 00
Total	$243,278 53
Cash on hand	13,570 10
Total	$256,848 63

PROFIT AND LOSS—EARNINGS.

Interest	$16,472 41
Total	$16,472 41

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,588 95
Dividends on paid-up stock	2,749 50
Reserve fund credit	720 00
Undivided profit credit	132 30
Interest on deposits	5,409 36
Salaries of officers and directors	1,422 50
Office help, rent and legal services	150 00
All other expenses	299 80
Total	$16,472 41

Number of shares of stock in force	6,016
Capital subscribed and in force	$601,600 00
Number of stockholders	674
Number of depositors	224
Rate per cent. interest charged	6¼
Rate per cent. dividend declared to running and paid-up stock	6½
Rate per cent. interest paid on deposits	4½ and 5

Number of shares loaned upon	3,177
Par value of each share	$100 00
Number of borrowers	362
Plan of Association	Permanent

BELMONT SAVINGS AND LOAN COMPANY

OF BELLAIRE, BELMONT COUNTY.

Incorporated, March 5, 1885.

Authorized capital, $2,000,000.00.

President, James F. Anderson.
Address, Bellaire.

Secretary, David Walker.
Address, Bellaire, R. F. D. No. 1.
Attorney, Danford and Danford.
Address, Bellaire.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$54,030 29
Loans on mortgage security	908,760 47
Loans on stock, certificates or pass-book security	3,000 00
Furniture and fixtures	355 50
Real estate	2,850 00
Due from borrowers for insurance and taxes	91 56
Bonds—Liberty loan	37,300 00
Certificates of deposits	70,000 00
Total	$1,076,387 82
Interest due and uncollected	$2,791 28

LIABILITIES.

Running stock and dividends	$1,018,166 99
Deposits and accrued interest	2,254 74
Reserve fund	41,000 00
Undivided profit fund	14,966 09
Total	$1,076,387 82
Interest due and uncollected	$2,791 28

RECEIPTS.

Dues on running stock	$426 315 76
Deposits	1,320 39
Credits on mortgage loans	85,175 65
Loans on mortgage security repaid	57,274 30
Loans on stock, certificates or pass-book security	4,376 52
Insurance and taxes refunded by borrowers	81 42
Interest	57,824 13
Rents from company's real estate	209 00
Certificates of deposit	70,000 00
Interest on same	1,487 74
Total	$704,064 91
Cash on hand at close of last fiscal year	32,657 71
Total	$736,722 62

DISBURSEMENTS.

Loans on mortgage security	$294,031 22
Loans on stock, certificates or pass-book security	7,376 52
Withdrawals of running stock and dividends	297,847 50
Withdrawals of deposits	578 00
Insurance and taxes paid for borrowers	132 84
Taxes	54 90
Salaries of officers and directors	4,164 00
Office help, rent and legal services	240 00
All other expenses	967 35
Bonds purchased—Liberty loan	37,300 00
Certificates of deposit bought	40,000 00
Total	$682,692 33
Cash on hand	54,030 29
Total	$736,722 62

PROFIT AND LOSS—EARNINGS.

Interest	$57,824 13
Interest on certificates of deposit	1,487 74
Rent from company's real estate	209 00
Total	$59,520 87

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$46,917 89
Reserve fund credit	3,000 00
Undivided profit credit	4,002 85
Interest on deposits	90 49
Salaries of officers and directors	4,164 00
Office help, rent and legal services	240 00
All other expenses	967 35
Taxes	54 90
Furniture and fixtures	83 39
Total	$59,520 87

Number of shares of stock in force	9,269
Capital subscribed and in force	$1,853,800 00
Number of stockholders	2,324
Number of depositors	168
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5 and 5½

Number of shares loaned upon	4,393
Par value of each share	$200 00
Number of borrowers	684
Plan of Association	Permanent

BUCKEYE SAVINGS AND LOAN COMPANY

OF BELLAIRE, BELMONT COUNTY.

Incorporated, May 7, 1890. **Authorized capital, $5,000,000.00.**

President, C. M. Wyrick.
Address, Bellaire.

Secretary, W. G. McClain.
Address, Bellaire.
Attorneys, Danford & Danford.
Address, Bellaire.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$250,396 93
Loans on mortgage security	4,185,310 87
Loans on stock, certificates or pass-book security	113,222 40
Real estate—office building	32,000 00
Due from borrowers for insurance and taxes	194 87
Bonds	88,900 00
Total	$4,670,025 07
Interest due and uncollected	$8,951 70

LIABILITIES.

Credits on mortgage loans	$2,903 02
Paid-up stock and dividends	212,000 000
Deposits and accrued interest	3,716,937 92
Reserve fund	170,000 00
Undivided profit fund	129,184 13
Deposits from other building and loan associations	279,000 00
Deposits from other financial institutions	160,000 00
Total	$4,670,025 07
Interest due and uncollected	$8,951 70

RECEIPTS.

Deposits	$1,982,355 86
Loans on mortgage security repaid	1,148,874 35
Deposits from other building and loan associations	66,000 00
Deposits from other financial institutions	65,500 00
Insurance and taxes refunded by borrowers	1,378 35
Interest	300,251 56
Rents from company's real estate	2,767 00
Sale of bonds	4,100 00
Total	$3,571,227 12
Cash on hand at close of last fiscal year	317,859 76
Total	$3,889,086 88

DISBURSEMENTS.

Loans on mortgage security	$1,525,207 80
Withdrawals of deposits	1,441,132 15
Insurance and taxes paid for borrowers	1,418 97
Dividends on paid-up stock	24,000 00
Interest on deposits	187,581 52
Taxes	594 86
Salaries of officers and directors	21,296 62
Office help, rent and legal services	6,278 39
All other expenses	12,179 64
Deposits by other building and loan associations withdrawn	166,000 00
Deposits by other financial institutions withdrawn	163,000 00
Bonds purchased	90,000 00
Total	$3,638,689 95
Cash on hand	250,396 93
Total	$3,889,086 88

PROFIT AND LOSS—EARNINGS.

Interest	$300,251 56
Rent from company's real estate	2,767 00
Total	$303,018 56

PROFIT AND LOSS—DISTRIBUTION.

Dividends on mortgage loan credits	$5,212 34
Dividends on paid-up stock	24,000 00
Reserve fund credit	10,000 00
Undivided profit credit	35,749 05
Interest on deposits	187,707 66
Salaries of officers and directors	21,296 62
Office help, rent and legal services	6,278 39
All other expenses	12,179 64
Taxes	594 86
Total	$303,018 56

Number of shares of stock in force	44,853
Capital subscribed and in force	$4,485,300 00
Number of stockholders	3,505
Number of depositors	8,203
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	12
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	42,853
Par value of each share	$100 00
Number of borrowers	3,426
Plan of Association	Permanent

BRIDGEPORT SAVINGS, LOAN AND BUILDING ASSOCIATION

OF BRIDGEPORT, BELMONT COUNTY.

Incorporated, May 12, 1893. **Authorized capital, $2,500,000.00.**

President, James W. Morrow.
Address, Bridgeport.

Secretary, W. W. Scott.
Address, Bridgeport.
Attorney, George C. McKee.
Address, Bridgeport.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$17,981 19
Loans on mortgage security	417,300 00
Bonds	2,920 00
Total	$438,201 19
Interest due and uncollected	$1,107 71

LIABILITIES.

Running stock and dividends	$308,684 27
Credits on mortgage loans	88,359 05
Reserve fund	15,300 00
Undivided profit fund	11,402 18
Borrowed money and accrued interest	14,000 00
Due borrowers on unfinished buildings	455 34
Taxes overpaid	35
Total	$438,201 19
Interest due and uncollected	$1,107 71

RECEIPTS.

Dues on running stock	$97,079 27
Credits on mortgage loans	90,871 78
Borrowed money	14,000 00
Insurance and taxes refunded by borrowers	108 93
Interest	22,204 70
Sale of bonds	100 00
Attorney fee refunded	115 00
Total	$224,479 68
Cash on hand at close of last fiscal year	16,212 07
Total	$240,691 75

DISBURSEMENTS.

Loans on mortgage security	$160,628 66
Withdrawals of running stock and dividends	50,653 63
Borrowed money	6,000 00
Insurance and taxes paid for borrowers	96 95
Interest on borrowed money	193 98
Salaries of officers and directors	1,547 65
Office help, rent and legal services	150 00
All other expenses	419 69
Bonds purchased	3,020 00
Total	$222,710 56
Cash on hand	17,981 19
Total	$240,691 75

PROFIT AND LOSS—EARNINGS.

Interest	$22,204 70
Total	$22,204 70

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$15,911 69
Dividends on mortgage loan credits	661 50
Reserve fund credit	1,200 00
Undivided profit credit	2,235 19
Interest on borrowed money	193 98
Salaries of officers and directors	1,547 65
Office help, rent and legal services	35 00
All other expenses	419 69
Total	$22,204 70

Number of shares of stock in force	7,259
Capital subscribed and in force	$725,900 00
Number of stockholders	692
Rate per cent. interest charged	7 28/100
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	4,173
Par value of each share	$100 00
Number of borrowers	343
Plan of Association	Permanent

PEOPLES SAVINGS AND LOAN COMPANY

OF FLUSHING, BELMONT COUNTY.

Incorporated, February 14, 1888. Authorized capital, $200,000.00.

President, D. R. Humphrey. Address, Flushing.

Secretary, D. T. Cowen. Address, Flushing.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 12, 1918.

ASSETS.

Cash on hamd	$17,041 61
Loans on mortgage security	120,903 60
Loans on stock certificates or pass-book security	1,521 62
Real estate	2,071 15
Real estate sold on contract	400 00
Total	$141,937 98
Interest due and uncollected	$41 08

LIABILITIES.

Running stock and dividends	$59,788 38
Deposits and accrued interest	73,190 92
Reserve fund	8,000 00
Undivided profit fund	958 68
Total	$141,937 98
Interest due and uncollected	$41 08

RECEIPTS.

Dues on running stock	$19,019 78
Deposits	99,436 10
Credits on mortgage loans	15,628 09
Loans on mortgage security repaid	10,457 62
Loans on stock certificates or pass-book security	124 07
Real estate sold	245 85
Interest	8,843 93
Other receipts—inspection fees	75 00
Total	$153,830 44
Cash on hand at close of last fiscal year	$5,971 85
Total	$159,802 29

DISBURSEMENTS.

Loans on mortgage security	$39,910 00
Withdrawals of running stock and dividends	7,726 33
Withdrawals of paid-up stock	2,000 00
Withdrawals of deposits	88,212 34
Real estate (purchase price)	650 00
Dividends on paid-up stock	120 00
Interest on deposits	3,010 30
Taxes	40 03
Salaries of officers and directors	600 00
Office help rent and legal services	86 40
All other expenses	405 28
Total	$142,760 68
Cash on hand	17,041 61
Total	$159,802 29

PROFIT AND LOSS—EARNINGS.

Interest	$8,843 93
Inspection fees	75 00
Total	$8,918 93

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,902 69
Dividends on mortgage loan credits	292 01
Accrued interest credits	200 00
Reserve fund credit	500 00
Undivided profit credit	281 36
Interest on deposits	3,010 30
Salaries of officers and directors	600 00
Office help rent and legal services	86 40
All other expenses	405 28
Taxes	40 03
Rebates to borrowers	600 86
Total	$8,918 93

Number of shares of stock in force	1,830
Capital subscribed and in force	$183,000 00
Number of stockholders	572
Number of depositors	205
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	1,358
Par value of each share	$100 00
Number of borrowers	186
Plan of Association	Permanent

FIDELITY SAVINGS AND LOAN COMPANY

OF MARTINS FERRY, BELMONT COUNTY.

Incorporated, January 27, 1888. **Authorized capital, $200,000.00.**

President, John C. Hayne.
Address, Martins Ferry.

Secretary, F. R. Sedgwick.
Address, Martins Ferry.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$12,036 33
Loans on mortgage security	128,484 74
Real estate	750 00
Real estate—office building	4,900 00
Total	$146,171 07
Interest due and uncollected	$143 70

RECEIPTS.

Paid-up stock	$500 00
Deposit. Book $12,302.51. Certificates $9,600.00	21,902 51
Credits on mortgage loans	18,179 50
Loans on mortgage security repaid	27,670 18
Interest	10,183 89
Rents from company's real estate	333 00
Total	$78,769 08
Cash on hand at close of last fiscal year	9,692 32
Total	$88,461 40

PROFIT AND LOSS—EARNINGS.

Interest	$10,183 89
Rent from company's real estate	333 00
Total	$10,516 89

Number of shares of stock in force	1,548
Capital subscribed and in force	$154,800 00
Number of stockholders	156
Number of depositors	137
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	5 and 6

LIABILITIES.

Paid-up stock and dividends	$15,984 00
Deposits and accrued interest Book	79,730 40
Deposits. Certificates	26,075 00
Reserve fund	20,000 00
Undivided profit fund	4,381 67
Total	$146,171 07
Interest due and uncollected	$143 70

DISBURSEMENTS.

Loans on mortgage security	$34,625 00
Withdrawals. Certificates of deposits	11,457 93
Withdrawals of deposits. Book	24,886 92
Dividends on paid-up stock	1,144 00
Interest on deposits	2,339 71
Repairs on company's real estate	719 75
Taxes	86 00
Salaries of officers and directors	820 00
Office help, rent and legal services	20 00
All other expenses	325 76
Total	$76,425 07
Cash on hand	12,036 33
Total	$88,461 40

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$1,184 00
Reserve fund credit	500 00
Undivided profit credit	858 74
Interest on deposits. Book	4,516 42
Interest on deposits. Certificates	1,486 22
Salaries of officers and directors	820 00
Office help, rent and legal services	20 00
All other expenses	325 76
Taxes	86 00
Repairs on company's real estate	719 75
Total	$10,516 89

Number of shares loaned upon	1,400
Par value of each share	$100 00
Number of borrowers	148
Plan of Association	Permanent

RICHLAND BUILDING AND LOAN COMPANY

OF ST. CLAIRSVILLE, BELMONT COUNTY.

Incorporated, September 23, 1904.

Authorized capital, $100,000.00.

President, William N. Miller.
Address, St. Clairsville.
Treasurer, M. E. Wilson.
Address, St. Clairsville.

Secretary, C. C. Wilson.
Address, St. Clairsville.
Attorney, W. W. Cowen.
Address, St. Clairsville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,309 72
Loans on mortgage security	8,832 81
Total	$11,142 53

RECEIPTS.

Dues on running stock	$1,747 15
Credits on mortgage loans	2,276 31
Loans on mortgage security repaid	993 38
Interest	703 08
Total	$5,719 92
Cash on hand at close of last fiscal year	1,526 07
Total	$7,245 99

PROFIT AND LOSS—EARNINGS.

Interest	$703 08
Total	$703 08

Number of shares of stock in force	284
Capital subscribed and in force	$28,400 00
Number of stockholders	38
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	4.80

LIABILITIES.

Running stock and dividends	$10,831 78
Reserve fund	310 75
Total	$11,142 53

DISBURSEMENTS.

Loans on mortgage security	$3,712 55
Withdrawals of running stock and dividends	1,073 08
Interest on borrowed money	7 80
Salaries of officers and directors	125 00
All other expenses	17 84
Total	$4,936 27
Cash on hand	2,309 72
Total	$7,245 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$485 76
Dividends on mortgage loan credits	34 71
Reserve fund credit	31 97
Interest on borrowed money	7 80
Salaries of officers and directors	125 00
All other expenses	17 84
Total	$703 08

Number of shares loaned upon	110
Par value of each share	$100 00
Number of borrowers	12
Plan of Association	Permanent

SAFETY BUILDING AND LOAN COMPANY

OF GEORGETOWN, BROWN COUNTY.

Incorporated, November, 1886.

Authorized capital, $400,000.00.

President, O. E. Young.
Address, Georgetown.
Treasurer, John F. Donohoo.
Address, Georgetown.

Secretary, G. W. McKibben.
Address, Georgetown.
Attorney, O. E. Young.
Address, Georgetown.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,527 21
Loans on mortgage security	118,639 16
Loans on stock, certificates or pass-book security	3,615 90
Loans on all other security	1,323 77
Due from borrowers for insurance and taxes	385 77
Other assets in detail—surplus mortgage loans	6 40
Total	$125,498 21
Interest due and uncollected	$785 10

LIABILITIES.

Running stock and dividends	$112,922 80
Deposits and accrued interest	8,677 76
Reserve fund	3,681 66
Undivided profit fund	215 99
Total	$125,498 21
Interest due and uncollected	$785 10

RECEIPTS.

Dues on running stock	$33,863 05
Deposits	13,196 80
Credits on mortgage loans	9,698 11
Loans on mortgage security repaid	14,803 35
Loans on stock, certificates or pass-book security	1,297 50
Loans on all other security repaid	2,050 00
Real estate sold	300 00
Real estate sold on contract	975 00
Insurance and taxes refunded by borrowers	409 17
Interest	7,304 73
Transfer fees	1 90
Pass-books and initiation fees	6 60
Rents from company's real estate	5 50
Profit on real estate sold on contract	81 00
Total	$83,992 71
Cash on hand at close of last fiscal year	254 24
Total	$84,246 95

DISBURSEMENTS.

Loans on mortgage security	$42,780 17
Loans on stock, certificates or pass-book security	4,913 40
Loans on all other security	829 77
Withdrawals of running stock and dividends	25,380 66
Withdrawals of deposits	6,710 80
Insurance and taxes paid for borrowers	683 83
Interest on deposits	66 43
Taxes	5 58
Salaries of officers and directors	781 50
Office help, rent and legal services	174 25
All other expenses	393 35
Total	$82,719 74
Cash on hand	1,527 21
Total	$84,246 95

PROFIT AND LOSS—EARNINGS.

Interest	$7,304 73
Transfer fees	1 90
Pass-books and initiation fees	6 60
Rent from company's real estate	5 50
Profit sale of real estate	81 00
Total	$7,399 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,463 61
Reserve fund credit	298 92
Undivided profit credit	215 99
Interest on deposits	66 43
Salaries of officers and directors	781 50
Office help, rent and legal services	174 25
All other expenses	393 35
Taxes	5 58
Surplus	10
Total	$7,399 73

Number of shares of stock in force	3,828
Capital subscribed and in force	$382,800 00
Number of stockholders	497
Number of depositors	11
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	253
Par value of each share	$100
Number of borrowers	45
Plan of Association	Permanent

PEOPLE'S BUILDING AND LOAN COMPANY

OF RIPLEY, BROWN COUNTY.

Incorporated, January 19, 1886. Authorized capital, $500,000.00.

President, A. W. Francis.
Address, Ripley.
Treasurer, J. A. Steen.
Address, Ripley.

Secretary, L. V. Williams.
Address, Ripley.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS

Cash on hand	$31 80
Loans on mortgage security	43,323 32
Loans on stock, certificates or pass-book security	3,710 60
Loans on all other security	975 00
Furniture and fixtures	167 88
Real estate	3,605 88
Due from borrowers for insurance and taxes	401 06
Total	$52,215 54
Interest due and uncollected	$262 00

LIABILITIES

Running stock and dividends	$18,709 20
Deposits and accrued interest	22,552 92
Reserve fund	831 50
Undivided profit fund	121 92
Borrowed money and accrued interest	10,000 00
Total	$52,215 54
Interest due and uncollected	$262 00

RECEIPTS

Dues on running stock	$9,714 65
Deposits	7,860 00
Loans on mortgage security repaid	17,750 30
Loans on stock, certificates or pass-book security	638 85
Borrowed money	23,500 00
Insurance and taxes refunded by borrowers	26 70
Interest	3,835 60
Fines	65
Pass-books and initiation fees	51 00
Rents from company's real estate	219 00
Total	$63,596 75
Cash on hand at close of last fiscal year	956 11
Total	$64,552 86

DISBURSEMENTS

Loans on mortgage security	$1,800 00
Loans on stock, certificates or pass-book security	2,089 80
Withdrawals of running stock and dividends	17,374 10
Withdrawals of deposits	12,751 34
Borrowed money	27,000 00
Insurance and taxes paid for borrowers	112 82
Interest on deposits	887 39
Interest on borrowed money	1,096 94
Repairs on company's real estate	12 95
Taxes	56 71
Salaries of officers and directors	912 00
Office help, rent and legal services	85 00
All other expenses	342 01
Total	$64,521 06
Cash on hand	31 80
Total	$64,552 86

PROFIT AND LOSS—EARNINGS

Interest	$3,835 60
Fines	65
Pass-books and initiation fees	51 00
Rent from company's real estate	219 00
Total	$4,106 25

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$613 40
Reserve fund credit	75 00
Undivided profit credit	6 20
Interest on deposits	887 39
Interest on borrowed money	1,096 94
Salaries of officers and directors	912 00
Office help, rent and legal services	85 00
All other expenses	342 01
Taxes	56 71
Repairs on company's real estate	12 95
Furniture and fixtures	18 65
Total	$4,106 25

Number of shares of stock in force	826
Capital subscribed and in force	$82,600 00
Number of stockholders	312
Number of depositors	31
Rate per cent interest charged	6 to 8
Rate per cent dividend declared to running and paid-up stock	5
Rate per cent interest paid on deposits	4 to 6

Par value of each share	$100 00
Number of borrowers	127
Plan of Association	Permanent

RIPLEY BUILDING, LOAN AND SAVINGS COMPANY

OF RIPLEY, BROWN COUNTY.

Incorporated, October 8, 1895. **Authorized capital, $250,000.00.**

President, Thos. Buchanan, Jr.
Address, Ripley.

Secretary, H. P. Drake.
Address, Ripley.
Attorney, Chambers Baird.
Address, Ripley.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 31, 1917.

ASSETS.

Cash on hand	$1,578 85
Loans on mortgage security	42,363 62
Loans on stock, certificates or pass-book security	2,530 50
Due from borrowers for insurance and taxes	29 13
Total	$46,502 10
Interest due and uncollected	$202 34

LIABILITIES.

Running stock and dividends	$30,389 53
Deposits and accrued interest	7,950 00
Reserve fund	962 57
Borrowed money and accrued interest	7,200 00
Total	$46,502 10
Interest due and uncollected	$202 34

RECEIPTS.

Dues on running stock	$11,642 38
Deposits	1,400 00
Loans on mortgage security repaid	11,810 20
Loans on stock, certificates or pass-book security	2,322 50
Borrowed money	5,500 00
Insurance and taxes refunded by borrowers	40 47
Interest	2,868 00
Pass-books and initiation fees	55 50
Refund mortgage loan charged off	221 36
Total	$35,860 41
Cash on hand at close of last fiscal year	1,287 97
Total	$37,148 38

DISBURSEMENTS.

Loans on mortgage security	$8,110 00
Loans on stock, certificates or pass-book security	1,223 00
Withdrawals of running stock and dividends	15,270 23
Withdrawals of deposits	4,075 00
Borrowed money	4,900 00
Insurance and taxes paid for borrowers	11 67
Interest on deposits	354 22
Interest on borrowed money	490 99
Salaries of officers and directors	746 50
Office help, rent and legal services	62 50
All other expenses	325 42
Total	$35,569 53
Cash on hand	1,578 85
Total	$37,148 38

PROFIT AND LOSS—EARNINGS.

Interest	$2,868 00
Pass-books and initiation fees	55 50
Refund on mortgage loan charged off	221 36
Total	$3,144 86

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,077 59
Reserve fund credit	87 64
Interest on deposits	354 22
Interest on borrowed money	490 99
Salaries of officers and directors	746 50
Office help, rent and legal services	62 50
All other expenses	325 42
Total	$3,144 86

Number of shares of stock in force	951
Capital subscribed and in force	$95,100 00
Number of stockholders	299
Number of depositors	18
Rate per cent. interest charged	6 and 8
Rate per cent. dividend declared to running and paid-up stock	4½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	117
Par value of each share	$100 00
Number of borrowers	126
Plan of Association	Permanent

BUTLER BUILDING AND LOAN COMPANY

OF HAMILTON, BUTLER COUNTY.

Incorporated, October 29, 1885. **Authorized capital, $2,000,000.00.**

President, Charles P. Kramer.
Address, Hamilton.
Treasurer, Ferd. Schwenn.
Address, Hamilton.

Secretary, J. W. Myers.
Address, Hamilton.
Attorney, Robert N. Shotts.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 25, 1917.

ASSETS.

Cash on hand	$3,872 51
Loans on mortgage security	199,994 76
Furniture and fixtures	50 00
Real estate	18,956 51
Due from borrowers for insurance and taxes	160 41
Total	$223,034 19
Interest due and uncollected	$468 46

LIABILITIES.

Running stock and dividends	$215,907 14
Reserve fund	6,800 00
Undivided profit fund	327 05
Total	$223,034 19
Interest due and uncollected	$468 46

RECEIPTS.

Dues on running stock	$24,320 10
Loans on mortgage security repaid	19,884 05
Borrowed money	3,500 00
Real estate sold	6,830 00
Insurance and taxes refunded by borrowers	52 82
Interest	11,644 40
Pass-books and initiation fees	33 75
Rents from company's real estate	1,747 06
Total	$68,012 18
Cash on hand at close of last fiscal year	11,491 42
Total	$79,503 60

DISBURSEMENTS.

Loans on mortgage security	$28,381 33
Withdrawals of running stock and dividends	39,135 00
Borrowed money	3,500 00
Insurance and taxes paid for borrowers	166 87
Real estate (purchase price)	1,199 72
Interest on borrowed money	10 62
Repairs on company's real estate	436 60
Taxes	391 84
Salaries of officers and directors	1,627 00
Office help, rent and legal services	341 80
All other expenses	440 31
Total	$75,631 09
Cash on hand	3,872 51
Total	$79,503 60

PROFIT AND LOSS—EARNINGS.

Interest	$11,644 40
Pass-books and initiation fees	33 75
Rent from company's real estate	1,747 06
Profit on real estate sold	387 49
Total	$13,812 70

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,846 40
Reserve fund credit	554 65
Undivided profit credit	153 48
Interest on borrowed money	10 62
Salaries of officers and directors	1,627 00
Office help, rent and legal services	341 80
All other expenses	440 31
Taxes	391 84
Repairs on company's real estate	436 60
Furniture and fixtures	10 00
Total	$13,812 70

Number of shares of stock in force	2,707
Capital subscribed and in force	$541,400 00
Number of stockholders	500
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	1,137
Par value of each share	$200 00
Number of borrowers	190
Plan of Association	Permanent

CENTRAL BUILDING AND LOAN ASSOCIATION COMPANY

OF HAMILTON, BUTLER COUNTY.

Incorporated, January 22, 1907. Authorized capital, $500,000.00.

President, H. C. Henneberger.
Address, Hamilton.
Treasurer, Stacy B. Fenton.
Address, Hamilton.

Secretary, W. W. Vinnedge.
Address, Hamilton.
Attorney, Robert J. Shank.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 3, 1917.

ASSETS.

Cash on hand	$3,464 09
Loans on mortgage security	156,517 26
Loans on stock, certificates or pass-book security	236 00
Real estate sold on contract	100 00
Total	$160,317 35
Interest due and uncollected	$173 09

LIABILITIES.

Running stock and dividends	$147,858 45
Credits on real estate sold on contract	43 00
Reserve fund	3,160 92
Undivided profit fund	1,454 98
Borrowed money and accrued interest	7,800 00
Total	$160,317 35
Interest due and uncollected	$173 09

RECEIPTS.

Dues on running stock	$63,346 20
Loans on mortgage security repaid	19,382 09
Loans on stock, certificates or pass-book security	313 48
Borrowed money	35,800 00
Real estate sold	100 00
Real estate sold on contract	43 00
Interest	8,904 92
Tax refunder from state	44 72
Total	$127,934 41
Cash on hand at close of last fiscal year	3,246 90
Total	$131,181 31

DISBURSEMENTS.

Loans on mortgage security	$50,226 26
Loans on stock, certificates or pass-book security	300 00
Withdrawals of running stock and dividends	48,229 83
Borrowed money	28,000 00
Real estate on contract	100 00
Interest on borrowed money	242 57
Taxes	8 57
Salaries of officers and directors	542 00
All other expenses	67 99
Total	$127,717 22
Cash on hand	3,464 09
Total	$131,181 31

PROFIT AND LOSS—EARNINGS.

Interest	$8,904 92
Tax refunded from state	44 72
Small pass book balances	2 48
Total	$8,952 12

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,769 93
Reserve fund credit	660 92
Undivided profit credit	660 14
Interest on borrowed money	242 57
Salaries of officers and directors	542 00
All other expenses	67 99
Taxes	8 57
Total	$8,952 12

Number of shares of stock in force	954
Capital subscribed and in force	$477,000 00
Number of stockholders	362
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¼

Number of shares loaned upon	383
Par value of each share	$500 00
Number of borrowers	116
Plan of Association	Permanent

CITIZENS' BUILDING, LOAN AND SAVINGS COMPANY
OF HAMILTON, BUTLER COUNTY.

Incorporated, November 20, 1902. **Authorized capital, $300,000.00.**

President, Dr. C. N. Huston.
Address, Hamilton.
Treasurer, Dr. F. M. Barden.
Address, Hamilton.

Secretary, H. G. Taylor.
Address, Hamilton.
Attorneys, Slayback & Harr.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS

Cash on hand	$6,468 41
Loans on mortgage security	233,604 32
Loans on stock, certificates or pass-book security	400 00
Furniture and fixtures	100 00
Real estate	6,400 00
Real estate sold on contract	794 00
Total	$247,766 73
Interest due and uncollected	$415 00

RECEIPTS.

Dues on running stock	$45,721 19
Deposits	20,376 58
Loans on mortgage security repaid	55,569 17
Borrowed money	49,700 00
Real estate sold	900 62
Real estate sold on contract	856 00
Interest	14,582 86
Pass-books and initiation fees	26 00
Deposits in other building and loan associations withdrawn	10,000 00
Profit sale real estate	338 83
Total	$198,071 25
Cash on hand at close of last fiscal year	5,744 92
Total	$203,816 17

PROFIT AND LOSS—EARNINGS.

Interest	$14,582 86
Pass-books and initiation fees	26 00
Transferred from undivided profit fund	935 50
Profit sale real estate	338 83
Total	$15,883 19

Number of shares of stock in force	2,239
Capital subscribed and in force	$223,900 00
Number of stockholders	304
Number of depositors	35
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 to 5½

LIABILITIES.

Running stock and dividends	$193,906 70
Deposits and accrued interest	38,538 68
Reserve fund	7,000 00
Undivided profit fund	2,021 35
Borrowed money and accrued interest	6,300 00
Total	$247,766 73
Interest due and uncollected	$415 00

DISBURSEMENTS.

Loans on mortgage security	$67,392 69
Withdrawals of running stock and dividends	49,309 65
Withdrawals of deposits	17,377 65
Borrowed money	43,400 00
Deposits in other building and loan associations	10,000 00
Insurance and taxes paid for borrowers	27 12
Real estate (purchase price)	4,961 17
Real estate on contract	900 00
Interest on deposits	2,008 11
Interest on borrowed money	332 82
Taxes	58 00
Salaries of officers and directors	837 00
Office help, rent and legal services	153 95
All other expenses	150 15
Furniture and fixtures	100 00
Real estate account	339 45
Total	$197,347 76
Cash on hand	6,468 41
Total	$203,816 17

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,033 21
Reserve fund credit	922 03
Undivided profit credit	2,021 35
Interest on deposits	2,008 11
Interest on borrowed money	332 82
Salaries of officers and directors	837 00
Office help, rent and legal services	153 95
All other expenses	150 15
Taxes	58 00
Taxes for borrowers	27 12
Real estate account	339 45
Total	$15,883 19

Number of shares loaned upon	137
Par value of each share	$100 00
Number of borrowers	137
Plan of Association	Permanent

COLUMBIA SAVINGS AND LOAN COMPANY
OF HAMILTON, BUTLER COUNTY.

Incorporated, June 9, 1909. Authorized capital, $400,000.00.

President, W. J. Brede.
Address, Hamilton.
Treasurer, W. H. Pater.
Address, Hamilton.

Secretary, J. A. Kelly.
Address, Hamilton.
Attorney, J. F. Neilan.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$8,933 93
Loans on mortgage security	241,841 82
Total	$250,775 75
Interest due and uncollected	$81 92

LIABILITIES.

Running stock and dividends	$227,148 22
Reserve fund	2,627 24
Undivided profit fund	2,000 29
Borrowed money and accrued interest	19,000 00
Total	$250,775 75
Interest due and uncollected	$81 92

RECEIPTS.

Dues on running stock	$77,235 14
Loans on mortgage security repaid	23,705 53
Borrowed money	39,000 00
Interest	13,909 82
Pass-books and initiation fees	122 80
Total	$153,973 29
Cash on hand at close of last fiscal year	4,075 02
Total	$158,048 31

DISBURSEMENTS.

Loans on mortgage security	$57,764 79
Withdrawals of running stock and dividends	61,246 69
Borrowed money	28,000 00
Interest on borrowed money	624 56
Salaries of officers and directors	1,276 75
Office help, rent and legal services	144 00
All other expenses	57 59
Total	$149,114 38
Cash on hand	8,933 93
Total	$158,048 31

PROFIT AND LOSS—EARNINGS.

Interest	$13,909 82
Pass-books and initiation fees	122 80
Total	$14,032 62

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$10,277 75
Reserve fund credit	596 49
Undivided profit credit	1,055 48
Interest on borrowed money	624 56
Salaries of officers and directors	1,276 75
Office help, rent and legal services	144 00
All other expenses	57 59
Total	$14,032 62

Number of shares of stock in force	1,240
Capital subscribed and in force	$124,000 00
Number of stockholders	593
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Par value of each share	$100 00
Number of borrowers	153
Plan of Association	Permanent

DOLLAR SAVING AND LOAN COMPANY

OF HAMILTON, BUTLER COUNTY.

Incorporated, February 23, 1888. Authorized capital, $5,000,000.00.

President, C. D. Mathes.
Address, Hamilton.
Treasurer, E. G. Ruder.
Address, Hamilton.

Secretary, J. W. Sloneker.
Address, Hamilton.
Attorney, Nelson Williams.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 25, 1917.

ASSETS.

Cash on hand	$17,708 81
Loans on mortgage security	457,083 25
Loans on stock, certificates or pass-book security	25,206 29
Real estate	23,223 91
Real estate sold on contract	726 72
Due from borrowers for insurance and taxes	473 66
Deposits in other building and loan associations	16,000 00
Total	$540,422 64
Interest due and uncollected	$639 39

LIABILITIES.

Running stock and dividends	$518,852 96
Reserve fund	18,432 09
Undivided profit fund	3,137 59
Total	$540,422 64
Interest due and uncollected	$639 39

RECEIPTS.

Dues on running stock	$62,717 49
Loans on mortgage security repaid	90,018 36
Loans on stock, certificates or pass-book security	20,099 99
Borrowed money	6,000 00
Real estate sold	7,354 23
Real estate sold on contract	5,913 14
Insurance and taxes refunded by borrowers	470 77
Interest	29,827 92
Pass books and initiation fees	121 00
Rents from company's real estate	2,129 60
Profit on real estate	150 00
Total	$224,802 50
Cash on hand at close of last fiscal year	25,701 81
Total	$250,504 31

DISBURSEMENTS.

Loans on mortgage security	$77,416 68
Loans on stock, certificates or pass-book security	28,463 29
Withdrawals of running stock and dividends	100,277 76
Borrowed money	6,000 00
Deposits in other building and loan associations	6,000 00
Insurance and taxes paid for borrowers	604 00
Real estate (purchase price)	3,568 00
Real estate on contract	2,550 00
Interest on borrowed money	21 32
Repairs on company's real estate	1,410 19
Taxes	795 58
Salaries of officers and directors	2,692 50
Office help, rent and legal services	297 50
All other expenses	644 54
Reserve fund	2,054 14
Total	$232,795 50
Cash on hand	17,708 81
Total	$250,504 31

PROFIT AND LOSS—EARNINGS.

Interest	$29,827 92
Pass-books and initiation fees	121 00
Rent from company's real estate	2,129 60
Profits on real estate	150 00
Total	$32,228 52

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$23,372 08
Dividends on mortgage loan credits	427 24
Reserve fund credit	2,567 57
Interest on borrowed money	21 32
Salaries of officers and directors	2,692 50
Office help, rent and legal services	297 50
All other expenses	644 54
Taxes	795 58
Repairs on company's real estate	1,410 19
Total	$32,228 52

Number of shares of stock in force	3,491
Capital subscribed and in force	$1,396,400 00
Number of stockholders	1,070
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	1,496
Par value of each share	$400 00
Number of borrowers	355
Plan of Association	Permanent

HAMILTON HOMESTEAD AND LOAN COMPANY

OF HAMILTON, BUTLER COUNTY.

Incorporated, February 12, 1891.

Authorized capital, $2,000,000.00.

President, George P. Sohngen.
Address, Hamilton.
Treasurer, George E. Holdefer.
Address, Hamilton.

Secretary, Wm. J. Becker.
Address, Hamilton.
Attorney, Nelson Williams.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 26, 1917.

ASSETS.

Cash on hand	$16,804 24
Loans on mortgage security	297,350 54
Real estate	5,470 70
Real estate sold on contract	2,489 49
Total	$322,114 97
Interest due and uncollected	$978 51

LIABILITIES.

Running stock and dividends	$293,332 69
Credits on mortgage loans	17,365 09
Credits on real estate sold on contract	623 97
Reserve fund	9,839 49
Undivided profit fund	953 73
Total	$322,114 97
Interest due and uncollected	$978 51

RECEIPTS.

Dues on running stock	$28,601 50
Credits on mortgage loans	13,879 63
Loans on mortgage security repaid	33,087 58
Real estate sold	3,000 00
Real estate sold on contract	4,178 00
Interest	16,394 66
Pass-books and initiation fees	134 00
Rents from company's real estate	382 14
Credits real estate contracts	184 76
Total	$99,842 27
Cash on hand at close of last fiscal year	33,525 39
Total	$133,367 66

DISBURSEMENTS.

Loans on mortgage security	$72,575 00
Withdrawals of running stock and dividends	23,267 86
Withdrawals of credits real estate under contract	2,292 93
Real estate on contract	3,400 00
Charged to undivided profit	113 15
Taxes	34 79
Salaries of officers and directors	1,800 00
Office help, rent and legal services	299 40
All other expenses	253 61
Reserve fund loss on real estate	100 00
Credits mortgage loans applied to loans	12,426 68
Total	$116,563 42
Cash on hand	16,804 24
Total	$133,367 66

PROFIT AND LOSS—EARNINGS.

Interest	$16,394 66
Pass-books and initiation fees	134 00
Rent from company's real estate	382 14
Total	$16,910 80

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$13,225 37
Dividends on mortgage loan credits	529 90
Reserve fund credit	744 83
Salaries of officers and directors	1,800 00
Office help, rent and legal services	299 40
All other expenses	253 61
Taxes	34 79
Div. credits real estate contracts	22 90
Total	$16,910 80

Number of shares of stock in force	2,584
Capital subscribed and in force	$1,292,000 00
Number of stockholders	529
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	804
Par value of each share	$500 00
Number of borrowers	195
Plan of Association	Permanent

HOME LOAN AND BUILDING ASSOCIATION
OF HAMILTON, BUTLER COUNTY.

Incorporated, February, 1873. **Authorized capital, $6,000,000.00.**

President, John Fischer.
Address, Hamilton.
Treasurer, Charles E. Heiser.
Address, Hamilton.

Secretary, Charles J. Parrish.
Address, Hamilton.
Attorney, Frank P. Richter.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$35,102 13
Loans on mortgage security	1,478,579 08
Loans on stock, certificates or pass-book security	20,515 10
Loans on all other security	25,436 68
Real estate	46,749 38
Real estate sold on contract	17,905 67
Due from borrowers for insurance and taxes	1,776 52
Total	$1,626,064 56
Interest due and uncollected	$7,500 00

LIABILITIES.

Running stock and dividends	$1,557,871 49
Reserve fund	57,500 00
Undivided profit fund	8,168 02
Contingent profit on real estate sold on contract	2,525 05
Total	$1,626,064 56
Interest due and uncollected	$7,500 00

RECEIPTS.

Dues on running stock	$197,437 00
Loans on mortgage security repaid	190,904 73
Loans on stock, certificates or pass-book security	20,045 00
Loans on all other security repaid	17,500 00
Borrowed money	56,500 00
Real estate sold	7,759 16
Real estate sold on contract	2,517 91
Insurance and taxes refunded by borrowers	935 02
Interest	93,061 09
Undivided profits	286 67
Reserve fund	54 00
Profit on real estate	1,436 34
Pass-books and initiation fees	269 25
Rents from company's real estate	2,758 90
Sale of bonds	34,065 10
Furniture and fixtures	70 00
Total	$625,600 17
Cash on hand at close of last fiscal year	47,612 88
Total	$673,213 05

DISBURSEMENTS.

Loans on mortgage security	$265,700 60
Loans on stock, certificates or pass-book security	25,055 00
Loans on all other security	17,500 00
Withdrawals of running stock and dividends	247,936 49
Borrowed money	56,500 00
Insurance and taxes paid for borrowers	1,190 44
Real estate (purchase price)	47 51
Real estate on contract	9,275 19
Interest on borrowed money	908 28
Repairs on company's real estate	1,246 96
Taxes	1,677 31
Salaries of officers and directors	6,951 00
Office help, rent and legal services	754 79
All other expenses	2,775 62
Undivided profit	586 73
Returned initiation fee	5 00
Total	$638,110 92
Cash on hand	35,102 13
Total	$673,213 05

PROFIT AND LOSS—EARNINGS.

Interest	$93,061 09
Furniture sold	70 00
Pass-books and initiation fees	269 25
Rent from company's real estate	2,758 90
Total	$96,159 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$70,525 42
Dividends on mortgage loan credits	649 77
Dividends on contract credits	4 46
Reserve fund credit	4,162 50
Undivided profit credit	6,498 13
Interest on borrowed money	908 28
Salaries of officers and directors	6,951 00
Office help, rent and legal services	754 79
All other expenses	2,408 12
Taxes	1,677 31
Repairs on company's real estate	1,246 96
Furniture and fixtures	367 50
Initiation fee returned	5 00
Total	$96,159 24

Number of shares of stock in force	28,798
Capital subscribed and in force	$5,759,600 00
Number of stockholders	3,381
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	8,883
Par value of each share	$200 00
Number of borrowers	1,011
Plan of Association	Permanent

PEOPLE'S DEPOSIT, IMPROVEMENT AND LOAN COMPANY OF HAMILTON, BUTLER COUNTY.

Incorporated, December 4, 1891.

Authorized capital, $3,000,000.00.

President, E. B. Rogers.
Address, Hamilton.

Secretary, James Fitton.
Address, Hamilton.
Attorney, Sam D. Fitton, Jr.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 4, 1918.

ASSETS.

Cash on hand	$6,525 84
Loans on mortgage security	572,408 58
Loans on stock, certificates or pass-book security	4,085 00
Real estate	11,704 03
Due from borrowers for insurance and taxes	17 39
Bonds	39,044 08
Bonds—Liberty	4,000 00
Total	$637,784 92
Interest due and uncollected	$770 00

RECEIPTS.

Dues on running stock	$161,515 98
Credits on mortgage loans	94,754 24
Loans on stock, certificates or pass-book security	21,817 42
Borrowed money	57,000 00
Real estate sold	2,600 00
Insurance and taxes refunded by borrowers	362 11
Interest	36,158 95
Fines	89 44
Transfer fees	8 00
Pass-books and initiation fees	190 50
Rents from company's real estate	1,160 25
Expense account	25 61
Sale of bonds—paid	500 00
Real estate	128 50
Plus account	30 00
Total	$376,341 00
Cash on hand at close of last fiscal year	23,178 94
Total	$399 519 94

PROFIT AND LOSS—EARNINGS.

Interest	$36,158 95
Fines	89 44
Transfer fees	8 00
Pass-books and initiation fees	190 50
Rent from company's real estate	1,160 25
Expense account	25 61
Total	$37,632 75

Number of shares of stock in force	4,183
Capital subscribed and in force	$2,091,500 00
Number of stockholders	1,457
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$613,840 68
Reserve fund	19,866 39
Undivided profit fund	4,041 00
Plus account	36 85
Total	$637,784 92
Interest due and uncollected	$770 00

DISBURSEMENTS.

Loans on mortgage security	$143,465 62
Loans on stock, certificates or pass-book security	18,994 97
Withdrawals of running stock and dividends	161,564 33
Borrowed money	57,000 00
Insurance and taxes paid for borrowers	350 57
Interest on borrowed money and repayments	1,187 78
Repairs on company's real estate	188 10
Taxes	355 69
Salaries of officers and directors	4,080 00
Office help, rent and legal services	545 00
All other expenses	1,089 25
Plus account	44 29
Bonds purchased—Liberty	4,000 00
Reserve fund	128 50
Total	$392,994 10
Cash on hand	6,525 84
Total	$399,519 94

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$28,106 94
Reserve fund credit	1,515 00
Undivided profit credit	564 99
Interest on borrowed money	1,187 78
Salaries of officers and directors	4,080 00
Office help, rent and legal services	545 00
All other expenses	1,633 04
Total	$37,632 75

Number of shares loaned upon	1,538
Par value of each share	$500 00
Number of borrowers	409
Plan of Association	Permanent

WEST SIDE BUILDING AND LOAN ASSOCIATION

OF HAMILTON, BUTLER COUNTY.

Incorporated, April 22, 1887. Authorized capital, $5,000,000.00.

President, Christ Kaefer.
Address, Hamilton.
Treasurer, Henry Hammerle.
Address, Hamilton.

Secretary, John L. Beeler.
Address, Hamilton.
Attorney, Brandon R. Millikin.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 26, 1917.

ASSETS.

Cash on hand	$20,252 63
Loans on mortgage security	914,744 77
Loans on stock, certificates or pass-book security	18,410 71
Furniture and fixtures	359 27
Real estate	11,454 27
Real estate sold on contract	10,775 37
Due from borrowers for insurance and taxes	888 84
Bonds	15,400 00
Deposits in other building and loan associations	10,000 00
Total	$1,002,285 86
nterest due and uncollected	$4,529 13

RECEIPTS.

Dues on running stock	$133,956 96
Deposits	3,273 05
Credits on mortgage loans	42,237 42
Loans on mortgage security repaid	100,878 56
Loans on stock, certificates or pass-book security	18,870 23
Borrowed money	16,000 00
Real estate sold	1,826 52
Real estate sold on contract	1,037 09
Insurance and taxes refunded by borrowers	456 54
Interest	53,583 96
Int. deposits in other associations	413 90
Transfer fees	7 00
Pass-books and initiation fees	256 75
Rents from company's real estate	753 03
Interest on bonds	450 00
Loan expense	292 35
Total	$374,293 36
Cash on hand at close of last fiscal year	21,896 66
Total	$396,190 02

PROFIT AND LOSS—EARNINGS.

Interest	$53,583 96
Transfer fees	7 00
Pass-books and initiation fees	256 75
Rents from company's real estate	753 03
Interest on bonds	450 00
Interest on deposits	413 90
Real estate	169 42
Total	$55,634 06

Number of shares of stock in force	18,283
Capital subscribed and in force	$3,656,600 00
Number of stockholders	2,477
Number of depositors	20
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4½

LIABILITIES.

Running stock and dividends	$943,183 50
Deposits and accrued interest	19,737 25
Reserve fund	29,564 01
Undivided profit fund	9,416 18
Contingent profit on real estate sold on contract	384 92
Total	$1,002,285 86
Interest due and uncollected	$4,529 13

DISBURSEMENTS.

Loans on mortgage security	$194,898 24
Loans on stock, certificates or pass-book security	24,388 44
Withdrawals of running stock and dividends	99,616 87
Withdrawals of deposits	13,421 38
Borrowed money	16,000 00
Deposits in other building and loan associations	10,000 00
Insurance and taxes paid for borrowers	274 70
Real estate (purchase price)	6,005 11
Interest on deposits	460 68
Interest on borrowed money	67 92
Repairs on company's real estate	207 21
Taxes	256 23
Salaries of officers and directors	3,469 50
Office help, rent and legal services	669 15
All other expenses	909 61
Bonds purchased	5,000 00
Loan expense	292 35
Total	$375,937 39
Cash on hand	20,252 63
Total	$396,190 02

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$43,080 83
Bond depreciation	246 25
Interest on deposits—accrued	501 58
Reserve fund credit	2,440 35
Undivided profit credit	3,284 83
Interest on deposits	460 68
Interest on borrowed money	67 92
Salaries of officers and directors	3,469 50
Office help, rent and legal services	669 15
All other expenses	909 61
Taxes	256 23
Repairs on company's real estate	207 21
Furniture and fixtures	39 92
Total	$55,634 06

Number of shares loaned upon	4,486
Par value of each share	$200 00
Number of borrowers	649
Plan of Association	Permanent

AMERICAN BUILDING AND LOAN ASSOCIATION.

OF MIDDLETOWN, BUTLER COUNTY.

Incorporated, April 29, 1889. Authorized capital, $1,500,000.00.

President, J. M. Iseminger.
Address, Middletown.
Treasurer, Fred J. Erb.
Address, Middletown.

Secretary, J. W. Shafor.
Address, Middletown.
Attorney, B. F. Harwitz.
Address, Middletown.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 31, 1918.

ASSETS.

Cash on hand	$44,207 96
Loans on mortgage security	771,455 00
Furniture and fixtures	100 00
Bonds—Liberty	250 00
Total	$816,012 96

LIABILITIES.

Running stock and dividends	$350,429 96
Credits on mortgage loans	25,926 48
Paid-up stock and dividends	389,477 57
Reserve fund	25,100 00
Undivided profit fund	5,078 95
Borrowed money and accrued interest	20,000 00
Total	$816,012 96

RECEIPTS.

Dues on running stock	$167,277 18
Paid-up stock	114,602 00
Credits on mortgage loans	153,438 59
Borrowed money	10,000 00
Insurance and taxes refunded by borrowers	38 60
Interest	45,652 66
Sale of bonds	4,250 00
Collateral loan	2,258 50
Total	$497,517 53
Cash on hand at close of last fiscal year	12,388 52
Total	$509,906 05

DISBURSEMENTS.

Loans on mortgage security	$232,742 12
Withdrawals of running stock and dividends	118,476 52
Withdrawals of paid-up stock	84,280 00
Insurance and taxes paid for borrowers	15 60
Dividends on paid-up stock	18,796 69
Interest on borrowed money	1,106 98
Salaries of officers and directors	1,600 00
Office help, rent and legal services	1,175 00
All other expenses	746 68
Bonds purchased	4,500 00
Collateral loan	2,258 50
Total	$465,698 09
Cash on hand	44,207 96
Total	$505,906 05

PROFIT AND LOSS—EARNINGS.

Interest	$45,652 66
Total	$45,652 66

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$15,801 05
Dividends on mortgage loan credits	2,085 40
Dividends on paid-up stock	19,265 61
Reserve fund credit	2,288 58
Undivided profit credit	1,583 36
Interest on borrowed money	1,106 98
Salaries of officers and directors	1,600 00
Office help, rent and legal services	1,175 00
All other expenses	746 68
Total	$45,652 66

Number of shares of stock in force	14,713
Capital subscribed and in force	$1,471,300 00
Number of stockholders	1,596
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	8,023
Par value of each share	$100 00
Number of borrowers	598
Plan of Association	Permanent

CITIZENS' BUILDING, LOAN AND SAVINGS ASSOCIATION

OF MIDDLETOWN, BUTLER COUNTY.

Incorporated, September 3, 1907. Authorized capital, $3,000,000.00.

President, Charles R. Hook.
Address, Middletown.
Treasurer, Joseph E. Ritter.
Address, Middletown.

Secretary, A. L. Foster.
Address, Middletown.
Attorney, H. L. Dell.
Address, Middletown.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,474 74
Loans on mortgage security	258,954 60
Loans on stock, certificates or pass-book security	1,820 00
Furniture and fixtures	283 59
Total	$266,532 93
Interest due and uncollected	$100 33

LIABILITIES.

Running stock and dividends	$102,846 03
Credits on mortgage loans	63,754 95
Paid-up stock and dividends	47,835 30
Deposits and accrued interest	26,129 29
Reserve fund	3,244 17
Undivided profit fund	2,316 89
Borrowed money and accrued interest	20,000 00
Suspense	406 30
Total	$266,532 93
Interest due and uncollected	$100 33

RECEIPTS.

Dues on running stock	$36,068 93
Paid-up stock	14,300 00
Deposits	21,001 19
Credits on mortgage loans	29,795 95
Loans on mortgage security repaid	40,151 14
Loans on stock, certificates or pass-book security	4,550 00
Borrowed money	29,700 00
Insurance and taxes refunded by borrowers	131 85
Interest	13,145 03
Suspense	2,750 56
Dividend refund	1 91
Total	$191,596 56
Cash on hand at close of last fiscal year	30,935 39
Total	$222,531 95

DISBURSEMENTS.

Loans on mortgage security	$38,178 05
Loans on stock, certificates or pass-book security	1,170 00
Withdrawals of running stock and dividends	27,119 73
Withdrawals of paid-up stock	4,700 00
Withdrawals of deposits	84,335 91
Borrowed money	33,400 00
Insurance and taxes paid for borrowers	120 85
Dividends on paid-up stock	1,997 96
Interest on borrowed money	1,332 35
Furniture and fixtures	39 75
Salaries of officers and directors	1,253 50
Office help, rent and legal services	300 00
All other expenses	271 05
Deposits by other building and loan associations withdrawn	20,107 50
Suspense	2,569 56
Membership fees	161 00
Total	$217,057 21
Cash on hand	5,474 74
Total	$222,531 95

PROFIT AND LOSS—EARNINGS.

Interest	$13,145 03
Transferred from undivided profit fund	201 62
Rebate on interest	1 94
Total	$13,348 59

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,106 36
Dividends on deposits, other building and loan associations	107 50
Dividends on paid-up stock	2,276 43
Reserve fund credit	499 40
Undivided profit credit	297 42
Interest on deposits	1,713 74
Interest on borrowed money	1,332 35
Salaries of officers and directors	1,253 50
Office help, rent and legal services	300 00
All other expenses	271 05
Miscellaneous	1 30
Furniture and fixtures	28 54
Membership fees	161 00
Total	$13,348 59

Number of shares of stock in force	2,608
Capital subscribed and in force	$260,800 00
Number of stockholders	425
Number of depositors	65
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	169
Plan of Association	Permanent

MIDDLETOWN BUILDING AND DEPOSIT ASSOCIATION

OF MIDDLETOWN, BUTLER COUNTY.

Incorporated, May 6, 1886. Authorized capital, $10,000,000.00.

President, G. A. Wilmer.
Address, Middletown.
Treasurer, D. M. Harrison.
Address, Middletown.

Secretary, Frank A. Jones.
Address, Middletown.
Attorney, W. H. Todhunter.
Address, Middletown.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$99,221 34
Loans on mortgage security	2,035,464 29
Loans on stock, certificates or pass-book security	74,660 46
Loans on all other security	41,936 15
Furniture and fixtures	800 00
Real estate	2,450 00
Real estate sold on contract	2,200 00
Due from borrowers for insurance and taxes	18 65
Bonds—Liberty	55,000 00
Deposits in other building and loan associations	25,000 00
Total	$2,336,750 89
Interest due and uncollected	$10,532 63

RECEIPTS.

Dues on running stock	$657,384 28
Paid-up stock	25,133 89
Deposits	190,001 88
Loans on mortgage security repaid	398,388 93
Loans on stock, certificates or pass-book security	60,968 24
Loans on all other security repaid	12,920 00
Borrowed money	65,000 00
Insurance and taxes refunded by borrowers	371 88
Interest	124,071 78
Premium	94 63
Deposits in other building and loan associations withdrawn	140,000 00
Total	$1,674,335 51
Cash on hand at close of last fiscal year	55,504 13
Total	$1,729,839 64

PROFIT AND LOSS—EARNINGS.

Interest	$124,071 78
Premium	94 63
Total	$124,166 41

Number of shares of stock in force	74,424
Capital subscribed and in force	$7,442,400 00
Number of stockholders	5,825
Number of depositors	275
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Running stock and dividends	$1,828,473 14
Credits on mortgage loans	1,241 38
Credits on real estate sold on contract	100 00
Paid-up stock and dividends	248,199 23
Deposits and accrued interest	169,182 27
Reserve fund	77,243 07
Undivided profit fund	12,311 80
Total	$2,336,750 89
Interest due and uncollected	$10,532 63

DISBURSEMENTS.

Loans on mortgage security	$534,866 33
Loans on stock, certificates or pass-book security	76,804 51
Loans on all other security	4,140 00
Withdrawals of running stock and dividends	607,432 31
Withdrawals of paid-up stock	39,426 15
Withdrawals of deposits	175,409 28
Borrowed money	65,000 00
Deposits in other building and loan associations	40,000 00
Insurance and taxes paid for borrowers	387 17
Dividends on paid-up stock	13,541 43
Interest on deposits	4,718 06
Interest on borrowed money	3,338 39
Salaries of officers and directors	5,202 00
Office help, rent and legal services	1,616 65
All other expenses	3,736 02
Bonds purchased—Liberty	55,000 00
Total	$1,630,618 30
Cash on hand	99,221 34
Total	$1,729,839 64

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$82,651 12
Dividends on mortgage loan credits	60 32
Dividends on paid-up stock	12,730 11
Reserve fund credit	5,310 83
Undivided profit credit	4,390 43
Interest on deposits	5,130 54
Interest on borrowed money	3,338 39
Salaries of officers and directors	5,202 00
Office help, rent and legal services	1,616 65
All other expenses	3,736 02
Total	$124,166 41

Number of shares loaned upon	20,354
Par value of each share	$100 00
Number of borrowers	1,263
Plan of Association	Permanent

OXFORD LOAN AND BUILDING ASSOCIATION

OF OXFORD, BUTLER COUNTY.

Incorporated, November 12, 1877. Authorized capital, $800,000.00.

President, B. Ringold.
Address, Oxford.
Treasurer, M. Schlenck.
Address, Oxford.

Secretary, J. H. Hays.
Address, Oxford.
Attorney, E. E. Williams.
Address, Oxford.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,325 78
Loans on mortgage security	182,894 44
Loans on stock, certificates or pass-book security	5,805 00
Real estate	8,300 00
Deposits in other building and loan associations	5,000 00
Total	$211,325 22
Interest due and uncollected	$499 72

LIABILITIES.

Running stock and dividends	$198,419 96
Paid-up stock and dividends	3,570 00
Reserve fund	7,446 32
Undivided profit fund	1,888 94
Total	$211,325 22
Interest due and uncollected	$499 72

RECEIPTS.

Dues on running stock	$52,130 95
Credits on mortgage loans	8,650 51
Loans on mortgage security repaid	10,371 49
Loans on stock, certificates cr pass-book security	484 00
Insurance and taxes refunded by borrowers	525 70
Interest	10,733 37
Pass-books and initiation fees	74 66
Rents from company's real estate	500 73
Deposits in other building and loan associations withdrawn	5,000 00
Total	$88,471 41
Cash on hand at close of last fiscal year	23,343 91
Total	$111,815 32

DISBURSEMENTS.

Loans on mortgage security	$60,450 00
Loans on stock, certificates or pass-book security	3,135 00
Withdrawals of running stock and dividends	25,155 54
Withdrawals of paid-up stock	600 00
Deposits in other building and loan associations	10,000 00
Insurance and taxes paid for borrowers	525 70
Dividends on paid-up stock	200 00
Repairs on company's real estate	117 06
Taxes	177 56
Salaries of officers and directors	1,320 00
Office help, rent and legal services	246 00
All other expenses	185 53
To reserve fund	377 15
Total	$102,489 54
Cash on hand	9,325 78
Total	$111,815 32

PROFIT AND LOSS—EARNINGS.

Interest	$10,733 37
Pass-books and initiation fees	74 66
Rent from company's real estate	500 73
Total	$11,308 76

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,490 05
Dividends on mortgage loan credits	38 90
Dividends on paid-up stock	170 00
Reserve fund credit	463 13
Undivided profit credit	100 53
Salaries of officers and directors	1,320 00
Office help, rent and legal services	246 00
All other expenses	185 53
Taxes	177 56
Repairs on company's real estate	117 06
Total	$11,308 76

Number of shares of stock in force	2,378
Capital subscribed and in force	$475,600 00
Number of stockholders	571
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	1,157
Par value of each share	$200 00
Number of borrowers	146
Plan of Association	Permane

PEOPLE'S BUILDING AND LOAN ASSOCIATION
OF OXFORD, BUTLER COUNTY.

Incorporated, February 20, 1914. Authorized capital, $100,000.00.

President, S. E. Fye.
Address, Oxford.
Treasurer, H. A. Demand.
Address, Oxford.

Secretary, Karl W. Smith.
Address, Oxford.
Attorney, Ben A. Bickley.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS

Cash on hand	$7,396 95
Loans on mortgage security	46,853 88
Loans on stock, certificates or pass-book security	10,000 00
Total	$64,250 83
Interest due and uncollected	$53 70

RECEIPTS

Dues on running stock	$29,215 00
Credits on mortgage loans	14,077 12
Borrowed money	8,925 00
Insurance and taxes refunded by borrowers	13 35
Interest	3,137 88
Pass-books and initiation fees	2 25
Total	$55,370 60
Cash on hand at close of last fiscal year	4,892 47
Total	$60,263 07

PROFIT AND LOSS—EARNINGS

Interest	$3,137 88
Pass-books and initiation fees	2 25
Total	$3,140 13

Number of shares of stock in force	1,307
Capital subscribed and in force	$130,700 00
Number of stockholders	175
Rate per cent interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$63,922 76
Reserve fund	288 76
Undivided profit fund	39 31
Total	$64,250 83
Interest due and uncollected	$53 70

DISBURSEMENTS.

Loans on mortgage security	$23,100 00
Loans on stock, certificates or pass-book security	10,000 00
Withdrawals of running stock and dividends	10,152 21
Borrowed money	8,925 00
Insurance and taxes paid for borrowers	13 35
Interest on borrowed money	42 47
Salaries of officers and directors	600 00
All other expenses	33 09
Total	$52,866 12
Cash on hand	7,396 95
Total	$60,263 07

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,311 93
Reserve fund credit	123 23
Undivided profit credit	29 41
Interest on borrowed money	42 47
Salaries of officers and directors	600 00
All other expenses	33 09
Total	$3,140 13

Number of shares loaned upon	544
Par value of each share	$100 00
Number of borrowers	48
Plan of Association	Permanent

PERMANENT LOAN AND BUILDING ASSOCIATION

ROSS P. O., BUTLER COUNTY.

Incorporated, April, 1874.

Authorized capital, $1,000,000.00.

President, Thomas Shroyer.
Address, Ross.
Treasurer, John Elmes.
Address, Ross.

Secretary, Charles I. Anderson.
Address, Ross.
Attorney, H. L. Krauth.
Address, Hamilton, Ohio.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS.

Cash on hand	$2,994 54
Loans on mortgage security	81,321 61
Real estate	1,346 10
Bonds	4,500 00
Total	$90,162 25
Interest due and uncollected	$66 72

LIABILITIES.

Running stock and dividends	$52,769 96
Credits on mortgage loans	1,097 34
Paid-up stock and dividends	25,941 06
Deposits and accrued interest	6,556 70
Reserve fund	3,227 41
Undivided profit fund	569 78
Total	$90,162 25
Interest due and uncollected	$66 72

RECEIPTS.

Dues on running stock	$7,703 39
Paid-up stock	11,012 36
Deposits	1,961 70
Credits on mortgage loans	14,269 70
Borrowed money	255 00
Interest	5,108 35
Transfer fees	8 75
Pass-books and initiation fees	67 00
Rents from company's real estate	126 00
Sale of bonds matured	500 00
Other receipts	15 90
Total	$41,028 15
Cash on hand at close of last fiscal year	375 08
Total	$41,403 23

DISBURSEMENTS.

Loans on mortgage security	$16,625 50
Withdrawals of running stock and dividends	17,157 03
Withdrawals of paid-up stock	1,200 00
Withdrawals of deposits	350 00
Borrowed money	255 00
Repairs on company's real estate	27 20
Dividends on paid-up stock	1,296 95
Interest on deposits	238 41
Interest on borrowed money	1 25
Salaries of officers and directors	642 00
Office help, rent and legal services	49 00
All other expenses	135 55
Refunder dues on loans	10 41
Withdrawal dues on stock	420 39
Total	$38,408 69
Cash on hand	2,994 54
Total	$41,403 23

PROFIT AND LOSS—EARNINGS.

Interest	$5,108 35
Transfer fees	8 75
Pass-books and initiation fees	67 00
Rent from company's real estate	126 00
Total	$5,310 10

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,539 65
Dividends on paid-up stock	1,296 95
Reserve fund credit	225 00
Undivided profit credit	150 46
Interest on deposits	238 41
Interest on borrowed money	1 25
Salaries of officers and directors	642 00
Office help rent and legal services	49 00
All other expenses	125 65
Premium on bonds—charged off	41 73
Total	$5,310 10

Number of shares of stock in force	1,343
Capital subscribed and in force	$268,500 00
Number of stockholders	234
Number of depositors	12
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	613
Par value of each share	$200 00
Number of borrowers	96
Plan of association	Serial

SOMERVILLE BUILDING, LOAN AND SAVINGS ASSOCIATION COMPANY

OF SOMERVILLE, BUTLER COUNTY.

Incorporated, February 11, 1891. **Authorized capital, $200,000.00.**

President, G. W. Millholland.
Address, Somerville.
Treasurer, Oliver Kellar.
Address, Somerville.

Secretary, W. B. Bell.
Address, Somerville.
Attorney, Issac C. Baker.
Address, Somerville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,923 62
Loans on mortgage security	18,821 95
Due from borrowers for insurance and taxes	8 00
Deficit	177 58
Total	$20,931 15
Interest due and uncollected	$11 42

LIABILITIES.

Running stock and dividends	$11,343 52
Deposits and accrued interest	8,269 96
Reserve fund	1 262 80
Undivided profit fund	54 87
Total	$20,931 15
Interest due and uncollected	$11 42

RECEIPTS.

Dues on running stock	$1,815 52
Deposits	7,871 91
Credits on mortgage loans	2,052 13
Loans on mortgage security repaid	3,822 50
Borrowed money	5,500 00
Interest	1,247 15
Fines	46 84
Pass-books and initiation fees	9 00
Total	$22,365 05
Cash on hand at close of last fiscal year	1,379 36
Total	$23,744 41

DISBURSEMENTS.

Loans on mortgage security	$5,118 79
Withdrawals of running stock and dividends	3,881 78
Withdrawals of deposits	6,664 25
Borrowed money	5,500 00
Interest on deposits	281 44
Interest on borrowed money	60 50
Salaries of officers and directors	236 00
Office help, rent and legal services	42 50
All other expenses	35 53
Total	$21,820 79
Cash on hand	1,923 62
Total	$23,744 41

PROFIT AND LOSS—EARNINGS.

Interest	$1,247 15
Fines	46 84
Pass-books and initiation fees	9 00
Total	$1,302 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$505 12
Dividends on mortgage loan credits	44 87
Undivided profit credit	39 42
Interest on deposits	339 05
Interest on borrowed money	60 50
Salaries of officers and directors	236 00
Office help, rent and legal services	42 50
All other expenses	35 53
Total	$1,302 99

Number of shares of stock in force	309
Capital subscribed and in force	$61,800 00
Number of stockholders	146
Number of depositors	13
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	147
Par value of each share	$200 00
Number of borrowers	41
Plan of Association	Permanent

TRENTON BUILDING AND LOAN ASSOCIATION

OF TRENTON, BUTLER COUNTY.

Incorporated, July 20, 1912. **Authorized capital, $200,000.00.**

President, D. B. Potter.
Address, Trenton.
Treasurer, C. D. Ehresman.
Address, Trenton.

Secretary, T. H. Bell.
Address, Trenton.
Attorney, Paul Scudder.
Address, Hamilton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1 71
Loans on mortgage security	19,800 00
Total	$19,801 71

RECEIPTS.

Dues on running stock	$9,501 24
Credits on mortgage loans	1,600 00
Interest	1,038 34
Pass-books and initiation fees	63 75
Total	$12,203 33
Cash on hand at close of last fiscal year	1,642 22
Total	$13,845 55

PROFIT AND LOSS—EARNINGS.

Interest	$1,038 34
Pass-books and initiation fees	63 75
Total	$1,102 09

Number of shares of stock in force	476
Capital subscribed and in force	$95,200 00
Number of stockholders	92
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$19,557 59
Reserve fund	200 00
Undivided profit fund	44 12
Total	$19,801 71

DISBURSEMENTS.

Loans on mortgage security	$7,000 00
Withdrawals of running stock and dividends	6,643 07
Interest on deposits	13 42
Salaries of officers and directors	100 00
Office help, rent and legal services	61 25
All other expenses	26 10
Total	$13,843 84
Cash on hand	1 71
Total	$13,845 55

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$823 33
Reserve fund credit	57 22
Undivided profit credit	20 77
Interest on deposits	13 42
Salaries of officers and directors	100 00
Office help, rent and legal services	61 25
All other expenses	26 10
Total	$1,102 09

Number of shares loaned upon	116
Par value of each share	$200 00
Number of borrowers	20
Plan of Association	Permanent

MUTUAL LOAN AND SAVINGS COMPANY

OF MECHANICSBURG, CHAMPAIGN COUNTY.

Incorporated, August 5, 1889. Authorized capital, $600,000.00.

President, J. J. Culberston.
Address, Mechanicsburg.

Secretary, T. B. Ware.
Address, Mechanicsburg.
Attorney, T. B. Ware.
Address, Mechanicsburg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Loans on mortgage security	$127,000 00
Real estate sold on contract	5,300 00
Due from borrowers for insurance and taxes	354 35
Total	$132,654 35
Interest due and uncollected	$1,889 64

LIABILITIES.

Running stock and dividends	$80,390 18
Credits on mortgage loans	26,095 91
Credits on real estate sold on contract	864 24
Paid-up stock and dividends	18,195 60
Reserve fund	5,829 14
Undivided profit fund	69 72
Contingent profit on real estate sold on contract	209 02
Overdraft	1,000 54
Total	$132,654 35
Interest due and uncollected	$1,889 64

RECEIPTS.

Dues on running stock	$12,497 55
Loans on mortgage security repaid	18,175 37
Real estate sold on contract	733 29
Insurance and taxes refunded by borrowers	138 31
Interest	6,614 49
Pass-books and initiation fees	12 00
Overdraft	1,000 54
Total	$39,171 55
Cash on hand at close of last fiscal year	2,498 53
Total	$41,670 08

DISBURSEMENTS.

Loans on mortgage security	$19,000 00
Withdrawals of running stock and dividends	19,313 64
Withdrawals of paid-up stock	1,400 00
Insurance and taxes paid for borrowers	155 49
Dividends on paid-up stock	1,146 00
Salaries of officers and directors	484 70
All other expenses	170 25
Total	$41,670 08

PROFIT AND LOSS—EARNINGS.

Interest	$6,614 49
Pass-books and initiation fees	12 00
Transferred from undivided profit fund	102 84
Total	$6,729 33

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,429 78
Dividends on mortgage loan credits	250 92
Dividends on paid-up stock	1,068 60
Reserve fund credit	298 58
Undivided profit credit	14 10
Dividends on real estate contract credits	12 40
Salaries of officers and directors	484 70
All other expenses	170 25
Total	$6,729 33

Number of shares of stock in force	1,874
Capital subscribed and in force	$374,800 00
Number of stockholders	368
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	.058

Number of shares loaned upon	635
Par value of each share	$200 00
Number of borrowers	152
Plan of Association	Permanent

HOME LOAN COMPANY

OF URBANA, CHAMPAIGN COUNTY.

Incorporated, May 28, 1883.

Authorized capital, $2,000,000.00.

President, W. W. Wilson.
Address Urbana.

Secretary, W. F. Ring.
Address Urbana.
Attorney, W. F. Ring.
Address Urbana.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 31, 1918.

ASSETS

Cash on hand	$28,621 02
Loans on mortgage security	990,150 00
Loans on stock, certificates or pass-book security	29,872 00
Furniture and fixtures	700 00
Real estate	400 00
Real estate—office building	11,000 00
Due from borrowers for insurance and taxes	216 86
Total	$1,060,959 88
Interest due and uncollected	$1,263 54

LIABILITIES.

Running stock and dividends	$871,330 02
Credits on mortgage loans	98,483 82
Paid-up stock and dividends	39,249 58
Reserve fund	25,007 92
Undivided profit fund	1,388 54
Borrowed money and accrued interest	23,000 00
Due borrowers on unfinished buildings	2,500 00
Total	$1,060,959 88
Interest due and uncollected	$1,263 4

RECEIPTS.

Dues on running stock	$203,306 86
Paid-up stock	200 00
Balance Jennings loan from reserve fund	335 56
Credits on mortgage loans	14,307 35
Loans on mortgage security repaid	159,550 00
Loans on stock, certificates or pass-book security	36,914 19
Borrowed money	23,000 00
Real estate sold	850 00
Insurance and taxes refunded by borrowers	576 26
Interest	50,919 42
Pass-books and initiation fees	30 75
Rents from company's real estate	138 66
Sale of bonds	5,000 00
Total	$495,129 05
Cash on hand at close of last fiscal year	42,386 74
Total	$537,515 79

DISBURSEMENTS.

Loans on mortgage security	$276,915 00
Loans on stock, certificates or pass-book security	51,107 69
Unfinished building account	2,300 00
Withdrawals of running stock and dividends	163,394 58
Withdrawals of paid-up stock	3,000 00
Insurance and taxes paid for borrowers	550 50
Real estate (purchase price)	435 00
Dividends on paid-up stock	2,216 50
Repairs on company's real estate	29 96
Taxes	172 52
Salaries of officers and directors	1,592 00
Office help, rent and legal services	720 00
All other expenses	1,115 46
Bonds purchased	5,000 00
Loss on Jennings loan	335 56
Amount drawn from undivided profit fund	10 00
Total	$508,894 77
Cash on hand	28,621 02
Total	$537,515 79

PROFIT AND LOSS—EARNINGS.

Interest	$50,919 42
Pass-books and initiation fees	30 75
Rent from company's real estate	138 66
Profit on sale of real estate	415 00
Total	$51,503 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$42,185 42
Dividends on mortgage loan credits	488 58
Dividends on paid-up stock	2,138 58
Reserve fund credit	2,393 70
Undivided profit credit	567 61
Salaries of officers and directors	1,592 00
Office help, rent and legal services	720 00
All other expenses	1,115 46
Taxes	172 52
Repairs on company's real estate	29 96
Furniture and fixtures	100 00
Total	$51,503 83

Number of shares of stock in force	10,236
Capital subscribed and in force	$2,047,200 00
Number of stockholders	1,832
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	5,113
Par value of each share	$200 00
Number of borrowers	532
Plan of Association	Permanent

PEOPLE'S SAVINGS AND LOAN COMPANY

OF URBANA, CHAMPAIGN COUNTY.

Incorporated, September 30, 1892. Authorized capital, $2,500,000.00.

President, J. P. Hance.
Address, Urbana.
Treasurer, J. C. Powers.
Address, Urbana.

Secretary, J. F. Hearn.
Address, Urbana.
Attorneys, Deaton & Bodey.
Address, Urbana.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$68,949 10
Loans on mortgage security	1,044,068 21
Loans on stock, certificates or pass-book security	40,420 90
Loans on all other security	500 00
Furniture and fixtures	760 26
Due from borrowers for insurance and taxes	14 85
Total	$1,154,713 32
Interest due and uncollected	$185 85

LIABILITIES.

Running stock and dividends	$1,061,046 00
Credits on mortgage loans	16,146 07
Paid-up stock and dividends	57,621 05
Reserve fund	17,101 73
Undivided profit fund	782 63
Due borrowers on unfinished buildings	2,009 09
Due for insurance	6 75
Total	$1,154,713 32
Interest due and uncollected	$185 85

RECEIPTS.

Dues on running stock	$407,940 14
Paid-up stock	2,800 00
Credits on mortgage loans	754 99
Loans on mortgage security repaid	228,383 33
Loans on stock, certificates or pass-book security	37,288 97
Loans on all other security repaid	2,500 00
Insurance and taxes refunded by borrowers	419 32
Interest	61,264 61
Unearned interest, purchased mortgage	10 00
Unearned premium on bond	10 20
Pass-books and initiation fees	36 00
Rents from company's office	55 00
Sale of bonds, refund initial payment, liberty	200 00
Refund protested check	115 50
Total	$741,778 06
Cash on hand at close of last fiscal year	52,198 33
Total	$793,976 39

DISBURSEMENTS.

Loans on mortgage security	$397,334 94
Loans on stock, certificates or pass-book security	58,640 36
Withdrawals of running stock and dividends	245,363 31
Withdrawals of paid-up stock	15,500 00
Insurance and taxes paid for borrowers	348 28
Dividends on paid-up stock	3,579 76
Interest on purchased mortgage	10 00
Furniture	8 75
Taxes	7 30
Salaries of officers and directors	2,092 00
Office help, rent and legal services	1,001 00
All other expenses	826 09
Bonds purchased, initial payment Liberty Loan	200 00
Redemption protested check	115 50
Total	$725,027 29
Cash on hand	68,949 10
Total	$793,976 39

PROFIT AND LOSS—EARNINGS.

Interest	$61,264 61
Interest unearned on bond	10 20
Pass-books and initiation fees	36 00
Rents from company's office	55 00
Transferred from undivided profit fund	40 01
Total	$61,405 82

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$49,911 80
Dividends on mortgage loan credits	830 70
Dividends on paid-up stock	3,534 35
Reserve fund credit	2,871 96
Undivided profit credit	290 61
Salaries of officers and directors	2,092 00
Office help, rent and legal services	1,001 00
All other expenses	826 09
Taxes	7 30
Furniture and Fixtures description	40 01
Total	$61,405 82

Number of shares of stock in force	24,489
Capital subscribed and in force	$2,448,900 00
Number of stockholders	2,208
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	5.65

Number of shares loaned upon	10,441
Par value of each share	$100 00
Number of borrowers	696
Plan of Association	Permanent

PERPETUAL SAVINGS ASSOCIATION
OF URBANA, CHAMPAIGN COUNTY.

Incorporated, March, 1878.

President, W. W. Wilson.
Address, Urbana.

Authorized capital, $1,000,000.00.

Secretary, C. E. Russell.
Address, Urbana.
Attorney, B. E. Seibert.
Address, Urbana.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$60,553 17
Loans on mortgage security	651,213 81
Loans on stock, certificates or pass-book security	10,092 60
Furniture and fixtures	411 00
Real estate—office building	14,500 00
Due from borrowers for insurance and taxes	275 74
Bond—Liberty	3,000 00
Deposits in other building and loan associations	15,000 00
Total	$755,046 32
Interest due and uncollected	$485 20

RECEIPTS.

Dues on running stock	$186,387 44
Paid-up stock	12,000 00
Deposits	29,097 17
School savings	453 31
Loans on mortgage security repaid	126,212 58
Loans on stock, certificates or pass-book security	25,577 53
Loans on all other security repaid	1,500 00
Insurance and taxes refunded by borrowers	167 60
Interest	39,296 13
Pass-books and initiation fees	75
Rents from company's real estate	931 50
Deposits in other building and loan associations withdrawn	45,500 00
Refund expense from borrowers	65 00
Total	$467,189 01
Cash on hand at close of last fiscal year	36,891 54
Total	$504,080 55

PROFIT AND LOSS—EARNINGS.

Interest	$39,296 13
Refund expense from borrowers	65 00
Pass-books and initiation fees	75
Rents from company's real estate	931 50
Total	$40,293 38

Number of shares of stock in force	4,738
Capital subscribed and in force	$947,575 00
Number of stockholders	1,005
Number of depositors	15
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	5¾
Rate per cent. interest paid on deposits	4 to 5

LIABILITIES.

Running stock and dividends	$577,521 46
Paid-up stock and dividends	123,204 66
Deposits and accrued interest	36,564 63
School savings	580 59
Reserve fund	15,334 00
Undivided profit fund	1,840 98
Total	$755,046 32
Interest due and uncollected	$485 20

DISBURSEMENTS.

Loans on mortgage security	$198,289 30
Loans on stock, certificates or pass-book security	24,395 24
Withdrawals of running stock and dividends	117,095 74
Withdrawals of paid-up stock	33,275 00
Withdrawals of deposits	19,330 08
Deposits in other building and loan associations	35,500 00
Insurance and taxes paid for borrowers	284 77
Dividends on paid-up stock	7,444 31
Interest on deposits	1,478 56
Repairs on company's real estate	61 00
Taxes	245 68
Salaries of officers and directors	1,914 00
Office help, rent and legal services	26 35
All other expenses	836 00
Bonds—Liberty	3,000 00
School savings	351 35
Total	$443,527 38
Cash on hand	60,553 17
Total	$504,080 55

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$26,917 01
Dividends on paid-up stock	6,789 60
Reserve fund credit	1,781 00
Undivided profit credit	112 87
Interest on deposits	1,478 56
Salaries of officers and directors	1,914 00
Office help, rent and legal services	26 35
All other expenses	836 00
Taxes	245 68
Repairs on company's real estate	61 00
Furniture and fixtures	45 00
Real estate—office building	86 31
Total	$40,293 38

Number of shares loaned upon	169
Par value of each share	$200 00
Number of borrowers	365
Plan of Association	Permanent

NEW CARLISLE BUILDING AND LOAN COMPANY

OF NEW CARLISLE, CLARK COUNTY.

Incorporated, August 8, 1883. **Authorized capital, $100,000.00**

President, W. A. Higgins.
Address, New Carlisle.
Treasurer, W. C. Fissel.
Address, New Carlisle.

Secretary, C. F. Maguire.
Address, New Carlisle.
Attorney, William H. Griffith.
Address, Springfield.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,708 87
Loans on mortgage security	46,060 00
Loans on stock, certificates or pass-book security	115 00
Loans on all other security	1,450 00
Furniture and fixtures	200 00
Real estate	1,200 00
Due from borrowers for insurance and taxes	121 10
Bonds	500 00
Total	$52,354 97
Interest due and uncollected	$79 88

LIABILITIES.

Running stock and dividends	$18,612 94
Credits on mortgage loans	5,119 59
Paid-up stock and dividends	3,800 00
Deposits and accrued interest	20,689 01
Reserve fund	1,040 28
Undivided profit fund	93 15
Borrowed money and accrued interest	3,000 00
Total	$52,354 97
Interest due and uncollected	$79 88

RECEIPTS.

Dues on running stock	$11,131 50
Paid-up stock	300 00
Deposits	19,915 00
Loans on mortgage security repaid	5,585 00
Loans on stock, certificates or pass-book security	355 00
Loans on all other security repaid	696 00
Borrowed money	5,200 00
Insurance and taxes refunded by borrowers	18 97
Interest	2,357 20
Rents from company's real estate	85 00
Total	$45,643 67
Cash on hand at close of last fiscal year	3,046 45
Total	$48,690 12

DISBURSEMENTS.

Loans on mortgage security	$8,205 00
Loans on stock, certificates or pass-book security	385 00
Loans on all other security	1,846 00
Unfinished building account	600 00
Withdrawals of running stock and dividends	6,994 50
Withdrawals of paid-up stock	450 00
Withdrawals of deposits	21,941 00
Borrowed money	3,400 00
Dividends on paid-up stock	195 00
Interest on deposits	1,046 95
Interest on borrowed money	48 92
Repairs on company's real estate	9 40
Taxes	31 18
Salaries of officers and directors	280 00
All other expenses	48 30
Bonds purchased	500 00
Total	$45,981 25
Cash on hand	2,708 87
Total	$48,690 12

PROFIT AND LOSS—EARNINGS.

Interest	$2,357 20
Rent from company's real estate	85 00
Transferred from undivided profit fund	60 00
Reserve from 1916—for interest due on deposits	655 53
Total	$3,157 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$728 64
Dividends on paid-up stock	195 00
Reserve fund credit	50 00
Undivided profit credit	17 33
Interest on deposits	1,046 95
Interest on borrowed money	48 92
Salaries of officers and directors	280 00
All other expenses	48 30
Taxes	31 18
Repairs on company's real estate	9 40
Reserve for interest on deposits	702 01
Total	$3,157 73

Number of shares of stock in force	460
Capital subscribed and in force	$92,000 00
Number of stockholders	218
Number of depositors	52
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	251
Par value of each share	$200 00
Number of borrowers	68
Plan of Association	Terminating

CLARK COUNTY BUILDING AND SAVINGS COMPANY

OF SPRINGFIELD, CLARK COUNTY.

Incorporated, September 28, 1900.

Authorized capital, $400,000.00.

President, D. F. Snyder.
Address, Springfield.
Treasurer, F. E. Hosterman.
Address, Springfield.

Secretary, T. J. McCormick.
Address, Springfield.
Attorney, T. J. McCormick.
Address, Springfield.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$14,806 16
Loans on mortgage security	102,695 97
Furniture and fixtures	1,000 00
Total	$118,502 13

RECEIPTS.

Dues on running stock	$15,167 76
Paid-up stock	19,600 00
Loans on mortgage security repaid	20,729 04
Interest	7,120 66
Total	$62,617 46
Cash on hand at close of last fiscal year	3,537 23
Total	$66,154 69

PROFIT AND LOSS—EARNINGS.

Interest	$7,120 66
Total	$7,120 66

Number of shares of stock in force	2,122
Capital subscribed and in force	$212,200 00
Number of stockholders	219
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6

LIABILITIES.

Running stock and dividends	$71,922 38
Paid-up stock and dividends	43,121 50
Reserve fund	3,458 25
Total	$118,502 13

DISBURSEMENTS.

Loans on mortgage security	$18,458 05
Withdrawals of running stock and dividends	22,966 67
Withdrawals of paid-up stock	6,300 00
Dividends on paid-up stock	1,796 00
Salaries of officers and directors	593 00
Office help, rent and legal services	155 00
All other expenses	79 81
Furniture and fixtures	1,000 00
Total	$51,348 53
Cash on hand	14,806 16
Total	$66,154 69

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,050 64
Dividends on paid-up stock	1,908 00
Reserve fund credit	334 21
Salaries of officers and directors	593 00
Office help, rent and legal services	155 00
All other expenses	79 81
Total	$7,120 66

Number of shares loaned upon	1,091
Par value of each share	$100 00
Number of borrowers	93
Plan of Association	Permanent

MERCHANTS' AND MECHANICS' SAVINGS AND LOAN ASSOCIATION
OF SPRINGFIELD, CLARK COUNTY.

Incorporated, February 25, 1892. **Authorized capital, $15,000,000.00.**

President, J. H. Rabbitts.
Address, Springfield.
Treasurer, O. C. Clarke.
Address, Springfield.

Secretary, E. A. Fay.
Address, Springfield.
Attorney, J. L. Plummer.
Address, Springfield.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 29, 1917.

ASSETS.

Cash on hand	$65,363 37
Loans on mortgage security	4,828,683 39
Loans on stock, certificates or pass-book security	102,776 79
Furniture and fixtures	7,897 07
Real estate sold on contract	10,799 06
Due from borrowers for insurance and taxes	1,429 89
Bonds	60,899 00
Deposits in other building and loan associations	45,000 00
Deposits in other financial institutions	150,000 00
Total	$5,272,848 57
Interest due and uncollected	$9,652 59

LIABILITIES.

Running stock and dividends	$3,646,737 29
Credits on mortgage loans	855,483 51
Credits on real estate sold on contract	2,281 73
Paid-up stock and dividends	163,069 08
Deposits and accrued interest	429,738 17
Reserve fund	157,461 40
Undivided profit fund	18,077 39
Total	$5,272,848 57
Interest due and uncollected	$9,652 59

RECEIPTS.

Dues on running stock	$1,346,285 16
Paid-up stock	25,100 00
Deposits	357,530 76
Credits on mortgage loans	134,860 29
Loans on mortgage security repaid	516,617 18
Loans on stock, certificates or pass-book security	155,952 91
Real estate sold	3,766 11
Real estate sold on contract	785 00
Insurance and taxes refunded by borrowers	1,411 51
Interest	243,852 63
Rents from compa[illegible] real estate	15 00
Deposits in other financial institutions withdrawn	195,000 00
Sale of bonds	43,204 00
Furniture and fixtures	877 45
Total	$3,025,258 00
Cash on hand at close of last fiscal year	84,994 69
Total	$3,110,252 69

DISBURSEMENTS.

Loans on mortgage security	$1,148,763 74
Loans on stock, certificates or pass-book security	173,580 69
Withdrawals of running stock and dividends	1,048,227 44
Withdrawals of paid-up stock	43,700 00
Withdrawals of deposits	268,198 12
Deposits in other building and loan associations	45,000 00
Deposits in other financial institutions	168,000 00
Insurance and taxes paid for borrowers	1,540 29
Real estate (purchase price)	1,450 00
Real estate on contract	1,600 75
Dividends on paid-up stock	9,010 92
Interest on deposits	4,019 29
Reserve fund	246 23
Repairs on company's real estate	36 88
Taxes	93 65
Salaries of officers and directors	11,565 58
Office help, rent and legal services	6,438 08
All other expenses	8,540 14
Bonds purchased	104,103 00
Furniture and fixtures	774 52
Total	$3,044,889 32
Cash on hand	65,363 37
Total	$3,110,252 69

PROFIT AND LOSS—EARNINGS.

Interest	$243,852 63
Rents from company's real estate	15 00
Transferred from undivided profit fund	10,253 45
Total	$254,121 08

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$176,875 23
Dividends on mortgage loan credits	2,074 92
Dividends on paid up stock	8,712 50
Reserve fund credit	16,171 41
Undivided profit credit	8,110 30
Interest on deposits	15,502 39
Salaries of officers and directors	11,565 58
Office help, rent and legal services	6,438 08
All other expenses	8,540 14
Taxes	93 65
Repairs on company's real estate	36 88
Total	$254,121 08

Number of shares of stock in force	51,916
Capital subscribed and in force	$10,383,250 00
Number of stockholders	7,700
Number of depositors	952
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4, 4½ and 5

Number of shares loaned upon	24,991
Par value of each share	$200 00
Number of borrowers	2,160
Plan of Association	Permanent

PROVIDENT SAVINGS AND LOAN ASSOCIATION

OF SPRINGFIELD, CLARK COUNTY.

Incorporated, September 25, 1916.

Authorized capital, $100,000.00.

President, H. S. Bradley.
Address, Springfield.

Secretary, Carey Boggess.
Address, Springfield.
Attorney, Carey Boggess.
Address, Springfield.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,737 34
Loans on mortgage security	32,650 00
Loans on stock, certificates or pass-book security	65 00
Total	$34,452 34

RECEIPTS.

Dues on running stock	$18,566 35
Deposits	30,626 45
Credits on mortgage loans	1,318 81
Loans on mortgage security repaid	4,900 00
Loans on stock, certifictaes or pass-book security	22 00
Borrowed money	1,000 00
Deposits from other building and loan associations	2,800 00
Interest	1,409 06
Total	$60,642 67

PROFIT AND LOSS—EARNINGS.

Interest	$1,409 06
Total	$1,409 06

Number of shares of stock in force	718
Capital subscribed and in force	$71,800 00
Number of stockholders	73
Number of depositors	46
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	5¼
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$17,836 16
Credits on mortgage loans	1,329 37
Deposits and accrued interest	12,445 61
Reserve fund	41 20
Deposits from other building and loan associations	2,800 00
Total	$34,452 34

DISBURSEMENTS.

Loans on mortgage security	$37,550 00
Loans on stock, certificates or pass-book security	87 00
Withdrawals of running stock and dividends	1,346 40
Withdrawals of deposits	18,389 98
Borrowed money	1,000 00
Interest on deposits	267 23
Interest on borrowed money	1 33
Salaries of officers and directors	100 00
Office help, rent and legal services	121 00
All other expenses	42 39
Total	$58,905 33
Cash on hand	1,737 34
Total	$60,642 67

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$616 21
Dividends on mortgage loan credits	10 56
Reserve fund credit	41 20
Interest on deposits	476 37
Interest on borrowed money	1 33
Salaries of officers and directors	100 00
Office help, rent and legal services	121 00
All other expenses	42 39
Total	$1,409 06

Number of shares loaned upon	330
Par value of each share	$100 00
Number of borrowers	21
Plan of Association	Permanent

SPRINGFIELD BUILDING AND LOAN ASSOCIATION
OF SPRINGFIELD, CLARK COUNTY.

Incorporated, June 6, 1884. **Authorized capital, $20,000,000.00.**

President, C. H. Pierce.
Address, Springfield.
Treasurer, F. W. Harford.
Address, Springfield.

Secretary, Chas. E. Petticrew.
Address, Springfield.
Attorney, M. T. Burnham.
Address, Springfield.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$67,373 45
Loans on mortgage security	4,713,516 55
Loans on stock, certificates or passbook security	89,826 57
Real estate	19,014 72
Real estate sold on contract	15,625 00
Real estate—office building	77,748 29
Due from borrowers for insurance and taxes	1,479 75
Bonds	31,900 60
Deposits in other financial institutions	155,000 00
Total	$5,171,484 33
Interest due and uncollected	$0,000 00

LIABILITIES.

Running stock and dividends	$4,019,496 03
Credits on mortgage loans	643,235 83
Credits on real estate sold on contract	2,008 27
Paid-up stock and dividends	106,987 29
Deposits and accrued interest	180,248 01
Reserve fund	192,390 96
Undivided profit fund	10,117 94
Deposits from other building and loan associations	17,000 00
Total	$5,171,484 33
Interest due and uncollected	$0,000 00

RECEIPTS.

Dues on running stock	$1,429,225 16
Paid-up stock	10,107 50
Deposits	199,160 31
Credits on mortgage loans	562,134 57
Loans on mortgage security repaid	519,309 46
Loans on stock, certificates or passbook security	120,307 31
Credits on contract sales	5,711 29
Real estate sold	1,848 76
Real estate sold on contract	5,664 79
Insurance and taxes refunded by borrowers	800 23
Interest	258,376 05
Rents from company's real estate	464 2
Deposits in other financial institutions withdrawn	432,487 50
Liberty Loan	5,300 00
Total	$3,550,897 13
Cash on hand at close of last fiscal year	76,660 88
Total	$3,627,558 01

DISBURSEMENTS.

Loans on mortgage security	$1,080,407 13
Loans on stock, certificates or passbook security	148,386 62
Withdrawals, credits, mortgages repaid	519,519 49
Withdrawals, credits, Contract sales	5,975 00
Withdrawals of running stock and dividends	1,226,058 63
Withdrawals of paid-up stock	30,350 00
Withdrawals of deposits	156,473 35
Deposits in other financial institutions	272,487 50
Insurance and taxes paid for borrowers	1,510 57
Real estate (purchase price)	5,981 48
Dividends on paid-up stock	6,575 73
Interest on deposits	6,029 43
Office building	100 00
Repairs on company's real estate	108 28
Taxes	1,387 90
Salaries of officers and directors	12,480 00
Office help, rent and legal services	8,440 00
All other expenses	4,604 48
Deposits by other building and loan associations withdrawn	26,000 00
Deposits by other financial institutions withdrawn	10,000 00
Bond—Liberty	37,200 00
Contingent profit and loss	108 97
Total	$3,560,184 56
Cash on hand	67,373 45
Total	$3,627,558 01

PROFIT AND LOSS—EARNINGS.

Interest	$258,376 05
Rent from company's real estate	464 20
Transferred from undivided profit fund	5,203 23
Total	$264,043 48

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$194,052 48
Dividends on mortgage loan credits and contracts	4,636 85
Dividends on paid-up stock	5,669 00
Reserve fund credit	18,299 93
Undivided profit credit	5,203 23
Interest on deposits	9,161 33
Salaries of officers and directors	12,480 00
Office help, rent and legal services	8,440 00
All other expenses	4,604 48
Taxes	1,387 90
Repairs on company's real estate	108 28
Total	$264,043 48

Number of shares of stock in force	55,136
Capital subscribed and in force	$11,027,200 00
Number of stockholders	9,015
Number of depositors	228
Rate per cent. interest charged	6 to 6½
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4 to 5½

Number of shares loaned upon	23,800
Par value of each share	$200 00
Number of borrowers	2,475
Plan of Association	Permanent

BATAVIA BUILDING AND LOAN COMPANY

OF BATAVIA, CLERMONT COUNTY.

Incorporated, January, 1885.

Authorized capital, $800,000.00.

President, Frank White.
Address, Batavia.
Treasurer, Allen Glancy.
Address, Batavia.

Secretary, Clayton B. Nichols.
Address, Batavia.
Attorney, Clayton B. Nichols.
Address, Batavia.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$7,511 56
Loans on mortgage security	169,921 12
Loans on stock, certificates or pass-book security	5,942 00
Due from borrowers for insurance and taxes	52 16
Bonds	10,000 00
Total	$193,426 84
Interest due and uncollected	$1,783 22

LIABILITIES.

Running stock and dividends	$182,193 00
Reserve fund	9,422 89
Undivided profit fund	1,810 95
Total	$193,426 84
Interest due and uncollected	$1,783 22

RECEIPTS.

Dues on running stock	$41,043 50
Loans on mortgage security repaid	41,625 00
Loans on stock, certificates or pass-book security	2,725 00
Insurance and taxes refunded by borrowers	5 00
Interest	11,623 16
Transfer fees	231 75
Deposits in other financial institutions withdrawn	6,000 00
Cash to correct error 1916	6 85
Total	$103,260 26
Cash on hand at close of last fiscal year	18,100 64
Total	$121,360 90

DISBURSEMENTS.

Loans on mortgage security	$49,704 00
Loans on stock, certificates or pass-book security	6,082 00
Withdrawals of running stock and dividends	41,238 85
Deposits in other financial institutions	6,000 00
Salaries of officers and directors	634 00
Office help, rent and legal services	87 00
All other expenses	89 09
Bonds purchased	10,000 00
Interest rebates paid	14 50
Total	$113,849 44
Cash on hand	7,511 46
Total	$121,360 90

PROFIT AND LOSS—EARNINGS.

Interest	$11,623 16
Transfer fees	231 75
Total	$11,854 91

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,234 10
Reserve fund credit	552 20
Undivided profit credit	1,258 52
Salaries of officers and directors	634 00
Office help, rent and legal services	87 00
All other expenses	89 09
Total	$11,854 91

Number of shares of stock in force	1,695
Capital subscribed and in force	$678,000 00
Number of stockholders	380
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	392
Par value of each share	$400 00
Number of borrowers	115
Plan of Association	Permanent

BETHEL BUILDING AND LOAN COMPANY

OF BETHEL, CLERMONT COUNTY.

Incorporated, April 6, 1889. Authorized capital, $500,000.00.

President, G. G. Bambach.
Address, Bethel.
Treasurer, J. F. Parker.
Address, Bethel.

Secretary, W. E. Montgomery.
Address, Bethel.
Attorney, Charles A. Brannock.
Address, Bethel.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 26, 1918.

ASSETS.

Cash on hand	$3,159 84
Loans on mortgage security	153,585 13
Furniture and fixtures	40 00
Real estate—office building	2,000 00
Due from borrowers for insurance and taxes	184 91
Total	$158,969 88
Interest due and uncollected	$1,800 00

LIABILITIES.

Running stock and dividends	$98,248 64
Deposits and accrued interest	51,117 64
Reserve fund	4,378 13
Undivided profit fund	1,725 47
Borrowed money and accrued interest	3,500 00
Total	$158,969 88
Interest due and uncollected	$1,800 00

RECEIPTS.

Dues on running stock	$47,316 84
Deposits	36,637 66
Loans on mortgage security repaid	18,375 00
Borrowed money	3,500 00
Insurance and taxes refunded by borrowers	20 40
Interest	7,291 13
Fees	132 00
Pass-books and initiation fees	13 25
Rents from company's real estate	109 93
Total	$113,396 21
Cash on hand at close of last fiscal year	2,984 37
Total	$116,380 58

DISBURSEMENTS.

Loans on mortgage security	$33,615 00
Withdrawals of running stock and dividends	53,295 13
Withdrawals of deposits	24,562 90
Insurance and taxes paid for borrowers	95 13
Interest on deposits	279 50
Interest on borrowed money	26 29
Repairs on company's real estate	20 00
Taxes	27 84
Salaries of officers and directors	728 00
Office help, rent and legal services	434 05
All other expenses	96 90
Furniture and fixtures	40 00
Total	$113,220 74
Cash on hand	3,159 84
Total	$116,380 58

PROFIT AND LOSS—EARNINGS.

Interest	$7,291 13
Pass-books and initiation fees	13 25
Rents from company's real estate	109 93
Transferred from undivided profit fund	406 35
Fees	132 00
Total	$7,952 66

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,550 81
Reserve fund credit	218 13
Interest on deposits	1,850 64
Interest on borrowed money	26 29
Salaries of officers and directors	728 00
Office help, rent and legal services	434 05
All other expenses	96 90
Taxes	27 84
Repairs on company's real estate	20 00
Total	$7,952 66

Number of shares of stock in force	726
Capital subscribed and in force	$363,000 00
Number of stockholders	618
Number of depositors	128
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	330
Par value of each share	$500 00
Number of borrowers	155
Plan of Association	Permanent

LOVELAND MUTUAL BUILDING AND LOAN COMPANY

OF LOVELAND, CLERMONT COUNTY.

Incorporated, September 10, 1884. Authorized capital, $600 000.00.

President, M. P. Dolen.
Address, Loveland.

Secretary, A. C. Brock.
Address, Loveland.
Attorney, A. N. Paxton.
Address, Loveland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 7, 1917.

ASSETS.

Cash on hand	$3,056 05
Loans on mortgage security	123,545 00
Furniture and fixtures	40 00
Real estate	1,786 20
Real estate sold on contract	9,050 00
Due from borrowers for insurance and taxes	479 91
Total	$137,957 16
Interest due and uncollected	$372 15

LIABILITIES.

Running stock and dividends	$86,166 65
Credits on mortgage loans	30,813 88
Credits on real estate sold on contract	1,556 87
Paid-up stock and dividends	8,305 34
Reserve fund	6,675 00
Undivided profit fund	1,971 03
Borrowed money and accrued interest	2,000 00
Contingent profit on real estate sold on contract	468 39
Total	$137,957 16
Interest due and uncollected	$372 15

RECEIPTS.

Dues on running stock	$25,090 05
Paid-up stock	1,500 00
Credits on mortgage loans	15,423 56
Borrowed money	6,000 00
Real estate sold on contract	203 56
Insurance and taxes refunded by borrowers	507 51
Interest	6,245 15
Fines	139 44
Rents from company's real estate	144 98
Total	$55,254 25
Cash on hand at close of last fiscal year	4,279 24
Total	$59,533 49

DISBURSEMENTS.

Loans on mortgage security	$30,250 00
Withdrawals of running stock and dividends	17,363 25
Withdrawals of paid-up stock	2,900 00
Borrowed money	4,000 00
Insurance and taxes paid for borrowers	335 57
Real estate on contract	197 77
Dividends on paid-up stock	517 89
Interest on borrowed money	135 01
Repairs on company's real estate	8 00
Taxes	35 60
Salaries of officers and directors	578 00
Office help, rent and legal services	29 00
All other expenses	127 35
Total	$56,477 44
Cash on hand	3,056 05
Total	$59,533 49

PROFIT AND LOSS—EARNINGS.

Interest	$6,245 15
Fines	139 44
Rent from company's real estate	144 98
Total	$6,529 57

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,464 10
Dividends on mortgage loan credits	136 89
Dividends on paid-up stock	457 34
Reserve fund credit	350 00
Undivided profit credit	196 73
Interest on borrowed money	135 01
Salaries of officers and directors	578 00
Office help, rent and legal services	29 00
All other expenses	127 35
Taxes	35 60
Repairs on company's real estate	8 00
Furniture and fixtures	6 00
Dividend on contract sale account	5 55
Total	$6,529 57

Number of shares of stock in force	2,319½
Capital subscribed and in force	$231,950 00
Number of stockholders	412
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	1,235½
Par value of each share	$100 00
Number of borrowers	123
Plan of Association	Permanent

UNION SAVINGS, BUILDING AND LOAN COMPANY
OF LOVELAND, CLERMONT COUNTY.

Incorporated, February, 1904.

Authorized capital, $500,000.00.

President, C. J. Haarlammert.
Address, Loveland.

Secretary, L. S. Shawhan.
Address, Loveland.
Attorney, Geo. J. Slaline.
Address, Loveland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$4,426 15
Loans on mortgage security	47,132 64
Bonds	4,000 00
Total	$55,558 79

LIABILITIES.

Running stock and dividends	$54,496 66
Reserve fund	914 98
Undivided profit fund	147 15
Total	$55,558 79

RECEIPTS.

Dues on running stock	$15,186 38
Credits on mortgage loans	12,428 78
Interest	3,377 24
Pass-books and initiation fees	6 00
Reserve	107 80
Deficit	347 46
Total	$31,453 67
Cash on hand at close of last fiscal year	17,306 47
Total	$48,760 14

DISBURSEMENTS.

Loans on mortgage security	$18,400 00
Unfinished building account	200 00
Withdrawals of running stock and dividends	21,256 10
Salaries of officers and directors	400 00
Office help, rent and legal services	77 89
Bonds purchased	4,000 00
Total	$44,333 99
Cash on hand	4,426 15
Total	$48,760 14

PROFIT AND LOSS—EARNINGS.

Interest	$3,377 24
Pass-books and initiation fees	6 00
Total	$3,383 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,311 99
Dividends on mortgage loan credits	300 95
Reserve fund credit	145 26
Undivided profit credit	147 15
Salaries of officers and directors	400 00
Office help, rent and legal services	77 89
Total	$3,383 24

Number of shares of stock in force	2,287
Capital subscribed and in force	$228,700 00
Number of stockholders	273
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½

Number of shares loaned upon	677
Par value of each share	$100 00
Number of borrowers	46
Plan of Association	Permanent

CLERMONT BUILDING, SAVING AND LOAN COMPANY

OF MIAMIVILLE, CLERMONT COUNTY.

Incorporated, December 10, 1885. **Authorized capital, $200,000.00.**

President, Ambrose Alspach.
Address, Miamiville.
Treasurer, Wm. B. Eveland.
Address, Miamiville.

Secretary, Edward S. Thacher.
Address, Miamiville.
Attorney, Samuel A. West.
Address, Terrace Park.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 10, 1917.

ASSETS.

Cash on hand	$3,404 22
Loans on mortgage security	24,600 00
Bonds	1,000 00
Total	$29,004 22

RECEIPTS.

Dues on running stock	$14,103 39
Loans on mortgage security repaid	11,000 00
Borrowed money	1,550 00
Interest	1,938 20
Premium	217 20
Fines	122 07
Pass-books and initiation fees	39 50
Sale of bonds	5,126 90
Overdraft	2 36
Total	$34,099 62
Cash on hand at close of last fiscal year	3,483 31
Total	$37,582 93

PROFIT AND LOSS—EARNINGS.

Interest	$1,938 20
Premium	217 20
Fines	122 07
Pass-books and initiation fees	39 50
Total	$2,316 97

Number of shares of stock in force	334
Capital subscribed and in force	$66,800 00
Number of stockholders	105
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	6

LIABILITIES.

Running stock and dividends	$27,336 73
Reserve fund	1,108 37
Undivided profit fund	559 12
Total	$29,004 22

DISBURSEMENTS.

Loans on mortgage security	$9,400 00
Withdrawals of running stock and dividends	16,666 85
Borrowed money	1,550 00
Interest on bonds	79 38
Interest on borrowed money	16 21
Salaries of officers and directors	251 75
Office help, rent and legal services	36 50
All other expenses	48 76
Bonds purchased	6,126 90
Overdraft	2 36
Total	$34,178 71
Cash on hand	3,404 22
Total	$37,582 93

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,513 89
Reserve fund credit	94 22
Undivided profit credit	276 26
Interest on bonds	79 38
Interest on borrowed money	16 21
Salaries of officers and directors	251 75
Office help, rent and legal services	36 50
All other expenses	48 76
Total	$2,316 97

Number of shares loaned upon	123
Par value of each share	$200 00
Number of borrowers	23
Rate per cent. premium charged	.078
Plan of Association	Permanent

MILFORD BUILDING AND LOAN COMPANY

OF MILFORD, CLERMONT COUNTY.

Incorporated, March, 1882.

Authorized capital, $2,000,000.00.

President, Michael H. Soth.
Address, Milford.
Treasurer, Charles W. Forde.
Address, Milford.

Secretary, F. L. Cook.
Address, Milford.
Attorney, Daniel W. Murphy.
Address, Milford.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,586 48
Loans on mortgage security	464,255 00
Loans on stock, certificates or pass-book security	10,089 50
Real estate	534 00
Real estate sold on contract	3,200 00
Due from borrowers for insurance and taxes	709 84
Total	$488,374 82
Interest due and uncollected	$1,309 21

LIABILITIES.

Running stock and dividends	$307,719 96
Deposits and accrued interest	156,020 09
Reserve fund	16,000 00
Undivided profit fund	5,772 67
Contingent profit on real estate sold on contract	597 10
Due borrowers on unfinished buildings	800 00
Liberty Bond deposits	1,465 00
Total	$488,374 82
Interest due and uncollected	$1,309 21

RECEIPTS.

Dues on running stock	$65,927 59
Deposits	96,022 50
Loans on mortgage security repaid	73,135 00
Loans on stock, certificates or pass-book security	3,247 00
Loans on all other security repaid	920 00
Unfinished building account	800 00
Borrowed money	14,600 00
Real estate sold on contract	200 00
Insurance and taxes refunded by borrowers	143 54
Interest	27,118 71
Fines	87 69
Transfer fees	3 00
Rents from company's real estate	55 25
Sale of bonds	5,672 00
Contingent profit on real estate	597 10
Total	$288,529 38
Cash on hand at close of last fiscal year	9,051 68
Total	$297,581 06

DISBURSEMENTS.

Loans on mortgage security	$109,050 00
Loans on stock, certificates or pass-book security	7,002 00
Loans on all other security	920 00
Withdrawals of running stock and dividends	66,209 05
Withdrawals of deposits	77,444 60
Borrowed money	14,600 00
Insurance and taxes paid for borrowers	451 32
Real estate (purchase price)	534 00
Real estate on contract	3,400 00
Interest on deposits	1,508 41
Salaries of officers and directors	1,770 75
Office help, rent and legal services	202 70
All other expenses	324 53
Bonds purchased—Liberty	4,207 00
Reserve fund	370 22
Total	$287,994 58
Cash on hand	9,586 48
Total	$297,581 06

PROFIT AND LOSS—Earnings.

Interest	$27,118 71
Fines	87 69
Transfer fees	3 00
Rent from company's real estate	55 25
Total	$27,264 65

PROFIT AND LOSS—Distribution.

Dividends on running stock	$10,752 03
Dividends on mortgage loan credits	4,911 51
Reserve fund credit	1,370 22
Undivided profit credit	367 91
Interest on deposits	7,565 00
Salaries of officers and directors	1,770 75
Office help, rent and legal services	202 70
All other expenses	324 53
Total	$27,264 65

Number of shares of stock in force	2,522
Capital subscribed and in force	$1,261,200 00
Number of stockholders	631
Number of depositors	273
Rate per cent interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	938
Par value of each share	$500 00
Number of borrowers	286
Plan of Association	Permanent.

THE MILFORD HOME BUILDING COMPANY

OF MILFORD, CLERMONT COUNTY.

Incorporated, May 14, 1885. Authorized capital, $1,500,000.00.

President, W. K. Runyan.
Address, Milford.
Treasurer, W. E. Knapp.
Address, Milford.

Secretary, E. W. Turner.
Address, Milford.
Attorney, H. D. Gatch.
Address, Milford.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$5,810 55
Loans on mortgage security	300,125 00
Loans on stock, certificates or pass-book security	940 00
Due from borrowers for insurance and taxes	12 00
Bonds	4,800 00
Total	$311,687 55
Interest due and uncollected	$1,534 92

LIABILITIES.

Running stock and dividends	$108,717 06
Credits on mortgage loans	62,813 18
Deposits and accrued interest	129,148 09
Reserve fund	5,222 56
Undivided profit fund	2,803 66
Credit on Liberty bonds	2,983 00
Total	$311,687 55
Interest due and uncollected	$1,534 92

RECEIPTS.

Dues on running stock	$65,355 05
Deposits	67,971 56
Loans on mortgage security repaid	61,543 00
Loans on stock, certificates or pass-book security	3,945 00
Borrowed money	31,500 00
Interest	17,230 75
Fines	133 07
Sale of bonds	10,200 00
Total	$257,878 43
Cash on hand at close of last fiscal year	1,922 62
Total	$259,801 05

DISBURSEMENTS.

Loans on mortgage security	$79,400 00
Loans on stock, certificates or pass-book security	3,640 00
Withdrawals of running stock and dividends	66,520 30
Withdrawals of deposits	50,102 61
Borrowed money	31,500 00
Interest on deposits	6,165 66
Interest on borrowed money	278 40
Salaries of officers and directors	1,086 50
Office help, rent and legal services	105 00
All other expenses	192 03
Bonds purchased	15,000 00
Total	$253,990 50
Cash on hand	5,810 55
Total	$259,801 05

PROFIT AND LOSS—EARNINGS.

Interest	$17,230 75
Fines	133 07
Total	$17,363 82

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running tock	$5,282 14
Dividends on mortgage loan credits	3,143 00
Reserve fund credit	474 31
Undivided profit credit	586 78
Interest on deposits	6,165 66
Interest on borrowed money	278 40
Salaries of officers and directors	1,086 50
Office help, rent and legal services	105 00
All other expenses	192 03
Furniture and fixtures	50 00
Total	$17,363 82

Number of shares of stock in force	2,258
Capital subscribed and in force	$1,128,850 00
Number of stockholders	439
Number of depositors	250
Rate per cent. interest charged	6 24/100
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	614
Par value of each share	$500 00
Number of borrowers	163
Plan of Association	Permanent

MT. CARMEL BUILDING AND LOAN ASSOCIATION

OF MT. CARMEL, CLERMONT COUNTY.

Incorporated, September 19, 1890.

Authorized capital, $100,000.00.

President, E. L. Jones.
Address, Batavia, Route 5.
Treasurer, C. H. Ludlow.
Address, Mt. Carmel.

Secretary, H. A. Jones.
Address, Batavia, Route 5.
Attorney, James E. Robinson.
Address, 809 Provident Bank Bldg., Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 17, 1917.

ASSETS.

Cash on hand	$216 41
Loans on mortgage security	8,652 00
Furniture and fixtures	20 00
Overdraft book No. 284	25 00
Total	$8,913 41

LIABILITIES.

Running stock and dividends	$6,858 48
Credits on mortgage loans	645 18
Reserve fund	536 47
Borrowed money and accrued interest	525 15
Dividends 1917	347 60
Added reserve fund	53
Total	$8,913 41

RECEIPTS.

Dues on running stock	$3,889 18
Loans on mortgage security repaid	44,610 00
Loans on stock, certificates or pass-book security	69 00
Borrowed money	66 00
Interest	604 01
Fines	23 16
Pass-books and initiation fees	8 75
Total	$9,270 10
Cash on hand at close of last fiscal year	311 95
Total	$9,582 05

DISBURSEMENTS.

Loans on mortgage security	$4,820 00
Withdrawals of running stock and dividends	4,202 58
Borrowed money	66 00
Interest on borrowed money	15 95
Salaries of officers and directors	215 25
Office help, rent and legal services	30 75
All other expenses	15 11
Total	$9,365 64
Cash on hand	216 41
Total	$9,582 05

PROFIT AND LOSS—EARNINGS.

Interest	$604 01
Fines	23 16
Pass-books and initiation fees	8 75
Total	$635 92

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$305 65
Dividends on mortgage loan credits	41 95
Reserve fund credit	53
Interest on borrowed money	15 95
Salaries of officers and directors	215 25
Office help, rent and legal services	30 75
All other expenses	15 11
Interest due on borrowed money	10 73
Total	$635 92

Number of shares of stock in force	129
Capital subscribed and in force	$32,250 00
Number of stockholders	60
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	38
Par value of each share	$250 00
Number of borrowers	15
Plan of Association	Permanent

CLERMONT BUILDING, LOAN AND SAVINGS COMPANY

OF NEW RICHMOND, CLERMONT COUNTY.

Incorporated, May 26, 1886.

Authorized capital, $500,000.00.

President, A. Castlen.
Address, New Richmond.
Treasurer, Geo. W. Burnet.
Address, New Richmond.

Secretary, George L. Borders.
Address, New Richmond.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 31, 1918.

ASSETS.

Cash on hand	$5,949 76
Loans on mortgage security	102,187 11
Furniture and fixtures	21 76
Real estate	3,667 00
Real estate—office building	850 00
Due from borrowers for insurance and taxes	34 46
Bonds	1,250 00
Total	$113,960 09
Interest due and uncollected	$343 26

LIABILITIES.

Running stock and dividends	$78,182 21
Credits on mortgage loans	31,213 40
Reserve fund	1,534 25
Undivided profit fund	2,030 23
Borrowed money and accrued interest	1,000 00
Total	$113,960 09
Interest due and uncollected	$343 26

RECEIPTS.

Dues on running stock	$42,399 70
Credits on mortgage loans	33,157 85
Borrowed money	1,000 00
Insurance and taxes refunded by borrowers	31 20
Interest	3,853 53
Reserve fund from P. B. & L. Co.	252 71
Undivided profits from P.B.& L.Co.	1,471 90
Pass-books and initiation fees	4 50
Rents from company's real estate	276 50
Sale of bonds	750 00
Earnings from P. B. & L. Co	221 25
Total	$83,419 14
Cash on hand at close of last fiscal year	5,558 01
Total	$88,977 15

DISBURSEMENTS.

Loans on mortgage security	$55,605 00
Withdrawals of running stock and dividends	20,191 83
Insurance and taxes paid for borrowers	31 20
Real estate (purchase price)	3,667 00
Real estate, office building	850 00
Interest refunded	9 40
Taxes	59 21
Salaries of officers and directors	345 00
All other expenses	253 11
Bonds purchased	2,000 00
Furniture and fixtures	13 64
Credits on mortgage loans overpaid	2 00
Total	$83,027 39
Cash on hand	5,949 76
Total	$88,977 15

PROFIT AND LOSS—EARNINGS.

Interest	$3,844 13
Pass-books and initiation fees	4 50
Rents from company's real estate	276 50
From P. B. & L. Co	221 25
Errors—running stock—Surplus	35 34
Total	$4,381 72

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,386 39
Dividends on mortgage loan credits	93 45
Reserve fund credit	184 25
Undivided profit credit	57 90
Salaries of officers and directors	345 00
All other expenses	253 11
Taxes	59 21
Furniture and fixtures	2 41
Total	$4,381 72

Number of shares of stock in force	946
Capital subscribed and in force	$473,000 00
Number of stockholders	491
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	262
Par value of each share	$500 00
Number of borrowers	136
Plan of Association	Permanent

PEOPLES' BUILDING AND LOAN COMPANY
OF NEW RICHMOND, CLERMONT COUNTY.

Incorporated, June 12, 1905. Authorized capital, $250,000.00.

President, George H. Clasgens.
Address, New Richmond.
Treasurer, Harry Buchanan.
Address, New Richmond.

Secretary, L. M. Dawson.
Address, New Richmond.
Attorney, L. M Dawson.
Address, New Richmond.

FINAL REPORT AS OF NOVEMBER 27, 1917.

RECEIPTS.

Dues on running stock	$79 00
Credits on mortgage loans	1,693 64
Interest	663 67
Rents from company's real estate	197 70
Total	$2,634 01
Cash on hand at close of last fiscal year	1,098 58
Total	$3,732 59

DISBURSEMENTS.

Withdrawals of running stock and dividends	$1,715 92
Repairs on company's real estate	3 85
Taxes	81 55
Salaries of officers and directors	362 50
Office help, rent and legal services	134 00
All other expenses	88 72
Turned over to the Clermont Building, Loan and Savings Co.	1,346 05
Total	$3,732 59

PROFIT AND LOSS—Earnings.

Interest	$663 67
Rent from company's real estate	197 70
Total	$861 37

PROFIT AND LOSS—Distribution.

Salaries of officers and directors	$362 50
Office help, rent and legal services	134 00
All other expenses	88 72
Taxes	81 55
Repairs on company's real estate	3 85
Included in $1,346.05 turned over to the Clermont Building, Loan and Savings Co.	190 75
Total	$861 3

OWENSVILLE BUILDING AND LOAN COMPANY

OF OWENSVILLE, CLERMONT COUNTY.

Incorporated, July, 1902.

Authorized capital, $500,000.00.

President, A. C. Iuen.
Address, Owensville.
Treasurer, Thomas Daugherty.
Address, Batavia.

Secretary, W. E. Leever.
Address, Owensville.
Attorney, E. C. Ely.
Address, Batavia.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 31, 1917.

ASSETS.

Cash on hand	$481 66
Loans on mortgage security	88,742 00
Loans on stock, certificates or pass-book security	855 00
Real estate	2,261 15
Real estate sold on contract	7,200 00
Due from borrowers for insurance and taxes	36 92
Total	$99,576 73

LIABILITIES

Running stock and dividends	$24,568 04
Credits on mortgage loans	15,556 96
Credits on real estate sold on contract	243 94
Deposits and accrued interest	50,074 42
Reserve fund	1,552 87
Borrowed money and accrued interest	7,580 50
Total	$99,576 73

RECEIPTS.

Dues on running stock	$12,252 75
Deposits	16,693 44
Loans on mortgage security repaid	11,180 87
Loans on stock, certificates or pass-book security	342 00
Borrowed money	4,843 34
Insurance and taxes refunded by borrowers	56 85
Interest	5,193 2
Fines	227 64
Pass-books and initiation fees	57 70
Rents from company's real estate	147 3
Total	$50,995 23
Cash on hand at close of last fiscal year	363 12
Total	$51,358 35

DISBURSEMENTS.

Loans on mortgage security	$21,095 00
Loans on stock, certificates or pass-book security	777 00
Withdrawals of running stock and dividends	7,624 93
Withdrawals of deposits	12,057 35
Borrowed money	5,493 34
Insurance and taxes paid for borrowers	55 85
Real estate (purchase price)	261 15
Interest on deposits	2,653 89
Interest on borrowed money	294 10
Taxes	98 38
Salaries of officers and directors	378 50
All other expenses	87 20
Total	$50,876 69
Cash on hand	481 66
Total	$51,358 35

PROFIT AND LOSS—EARNINGS.

Interest	$5,193 24
Fines	227 60
Pass-books and initiation fees	57 75
Rent from company's real estate	147 39
Total	$5,625 98

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,242 19
Dividends on mortgage loan credits	755 19
Reserve fund credit	116 53
Interest on deposits	2,653 89
Interest on borrowed money	294 10
Salaries of officers and directors	378 50
All other expenses	87 20
Taxes	98 38
Total	$5,625 98

Number of shares of stock in force	1,007
Capital subscribed and in force	$201,400 00
Number of stockholders	194
Number of depositors	87
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5 and 6

Number of shares loaned upon	548
Par value of each share	$200 00
Number of borrowers	93
Plan of Association	Permanent

UNION BUILDING AND LOAN COMPANY

OF TOBASCO, CLERMONT COUNTY.

Incorporated, May, 1888.

Authorized capital, $200,000.00.

President, E. S. Guynn.
Address, Glen Rose.
Treasurer, M. Alexander.
Address, Tobasco.

Secretary, John Denison.
Address, Tobasco.
Attorneys, Nichols & Nichols.
Address, Batavia.

FINAL REPORT AS OF DECEMBER 31, 1917.

RECEIPTS.

Dues on running stock	$1,795 31
Credits on mortgage loans	2,467 86
Loans on mortgage security repaid Amelia state bank	415 14
Loans on stock, certificates or pass-book security	356 00
Interest	76 42
Premium	20 31
Pass-books and initiation fees	40
Furniture and fixtures	6 53
Reserve fund charges	29 55
Undivided profit fund	1 15
Total	$5,168 67
Cash on hand at close of last fiscal year	75 35
Total	$5,244 02

DISBURSEMENTS.

Loans on mortgage security	$2,883 00
Loans on stock, certificates or pass-book security	356 00
Withdrawals of running stock and dividends	1,670 60
Reserve fund charges	29 55
Furniture and fixtures	6 53
Salaries of officers and directors	76 15
Office help, rent and legal services	21 26
All other expenses	87
Distribution of reserve fund	200 06
Total	$5,244 02

PROFIT AND LOSS—EARNINGS.

Interest	$76 42
Premium	20 31
Pass-books and initiation fees	40
Transferred from undivided profit fund	1 15
Rent and auditing committee	15 00
Janitor and miscellaneous	14 55
Furniture and fixtures	6 53
Total	$134 36

PROFIT AND LOSS—DISTRIBUTION.

Salaries of officers and directors	$76 15
Office help, rent and legal services	50 81
All other expenses	87
Furniture and fixtures	6 53
Total	$134 36

WILLIAMSBURG BUILDING AND LOAN COMPANY

OF WILLIAMSBURG, CLERMONT COUNTY.

Incorporated, December 16, 1907. Authorized capital, $500,000.00.

President, J. W. Lytle.
Address, Williamsburg.
Treasurer, J. B. Coover.
Address, Williamsburg.

Secretary, J. W. McKinney.
Address, Williamsburg.
Attorney, H. L. Britton.
Address, Williamsburg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,452 97
Loans on mortgage security	43,534 35
Loans on stock, certificates or pass-book security	85 00
Furniture and fixtures	47 90
Due from borrowers for insurance and taxes	2 80
Total	$46,123 02
Interest due and uncollected	$476 65

RECEIPTS.

Dues on running stock	$8,425 26
Deposits	4,462 19
Credits on mortgage loans	6,876 27
Loans on stock, certificates or pass-book security	265 00
Borrowed money	1,300 00
Insurance and taxes refunded by borrowers	30 50
Interest	3,390 03
Pass-books and initiation fees	7 25
Total	$24,756 50
Cash on hand at close of last fiscal year	5,389 72
Total	$30,146 22

PROFIT AND LOSS—EARNINGS.

Interest	$3,390 03
Pass-books and initiation fees	7 25
Total	$3,397 28

Number of shares of stock in force	946
Capital subscribed and in force	$189,200 00
Number of stockholders	178
Number of depositors	54
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$24,216 09
Deposits and accrued interest	21,212 13
Reserve fund	547 76
Undivided profit fund	147 04
Total	$46,123 02
Interest due and uncollected	$476 65

DISBURSEMENTS.

Loans on mortgage security	$5,925 00
Loans on stock, certificates or pass-book security	45 00
Withdrawals of running stock and dividends	8,310 66
Withdrawals of deposits	10,519 81
Borrowed money	1,300 00
Insurance and taxes paid for borrowers	2 80
Interest on deposits	1,152 88
Interest on borrowed money	11 05
Salaries of officers and directors	338 83
Office help, rent and legal services	12 00
All other expenses	35 22
Refund mortgage loan credits	40 00
Total	$27,693 25
Cash on hand	2,452 97
Total	$30,146 22

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,118 20
Dividends on mortgage loan credits	553 83
Reserve fund credit	92 36
Undivided profit credit	77 59
Interest on deposits	1,152 88
Interest on borrowed money	11 05
Salaries of officers and directors	338 83
Office help, rent and legal services	12 00
All other expenses	35 22
Depreciation furniture and fixtures	5 32
Total	$3,397 28

Number of shares loaned upon	294
Par value of each share	$200 00
Number of borrowers	95
Plan of Association	Permanent

PEOPLE'S BUILDING AND LOAN COMPANY

OF BLANCHESTER, CLINTON COUNTY.

Incorporated, December, 1891.

Authorized capital, $500,000.00.

President, H. C. Reed.
Address, Blanchester.

Secretary, J. W. Gustin.
Address, Blanchester.
Attorney, B. D. Scott.
Address, Blanchester.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,766 17
Loans on mortgage security	69,003 85
Due from borrowers for insurance and taxes	18 00
Bonds	2,000 00
Total	$72,788 02
Interest due and uncollected	$444 54

LIABILITIES.

Running stock and dividends	$70,451 73
Reserve fund	2,033 57
Undivided profit fund	302 72
Total	$72,788 02
Interest due and uncollected	$444 54

RECEIPTS.

Dues on running stock	$12,403 50
Loans on mortgage security repaid	7,364 59
Insurance and taxes refunded by borrowers	15 04
Interest	3,981 08
Interest on Liberty Bond	35 80
Pass-books and initiation fees	11 00
Total	$23,811 01
Cash on hand at close of last fiscal year	7,369 66
Total	$31,180 67

DISBURSEMENTS.

Loans on mortgage security	$18,806 19
Withdrawals of running stock and dividends	8,064 52
Insurance and taxes paid for borrowers	33 04
Salaries of officers and directors	420 00
Office help, rent and legal services	35 00
All other expenses	55 75
Bonds purchased	2,000 00
Total	$29,414 50
Cash on hand	1,766 17
Total	$31,180 67

PROFIT AND LOSS—EARNINGS.

Interest	$3,981 08
Pass books and initiation fees	11 00
Interest on Liberty Bond	35 80
Total	$4,027 88

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,228 92
Dividends on mortgage loan credits	88 47
Reserve fund credit	175 86
Undivided profit credit	24 08
Salaries of officers and directors	420 00
Office help, rent and legal services	35 00
All other expenses	55 75
Total	$4,027 88

Number of shares of stock in force	1,297
Capital subscribed and in force	$259,400 00
Number of stockholders	288
Rate per cent. interest charged	6¼
Rate per cent. dividend declared to running and paid-up stock	5¼

Number of shares loaned upon	387
Par value of each share	$200 00
Number of borrowers	106
Rate per cent. premium charged	¼
Plan of Association	Permanent

SABINA BUILDING AND LOAN COMPANY

OF SABINA, CLINTON COUNTY.

Incorporated, April, 1888.

Authorized capital, $200,000.00.

President, J. A. Blakley.
Address, Sabina.
Treasurer, W. B. Gallaher.
Address, Sabina.

Secretary, Herman S. Gallaher.
Address, Sabina.
Attorney, T. O. Dakin.
Address, Sabina.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 22, 1918.

ASSETS.

Cash on hand	$6,557 57
Loans on mortgage security	41,090 00
Loans on stock, certificates or pass-book security	2,500 00
Bonds	5,180 00
Total	$55,327 57

LIABILITIES.

Running stock and dividends	$52,435 72
Reserve fund	2,588 37
Undivided profit fund	303 48
Total	$55,327 57

RECEIPTS.

Dues on running stock	$15,483 65
Loans on mortgage security repaid	8,500 00
Loans on stock, certificates or pass-book security	200 00
Interest	2,618 03
Premium	383 76
Fines	38 02
Total	$27,223 46
Cash on hand at close of last fiscal year	499 35
Total	$27,722 81

DISBURSEMENTS.

Loans on mortgage security	$4,000 00
Withdrawals of running stock and dividends	11,745 25
Salaries of officers and directors	200 00
Office help, rent and legal services	7 40
All other expenses	32 59
Bonds purchased	5,180 00
Total	$21,165 24
Cash on hand	6,557 57
Total	$27,722 81

PROFIT AND LOSS—EARNINGS.

Interest	$2,618 03
Premium	383 76
Fines	38 02
Transferred from undivided profit fund	8 95
Total	$3,048 76

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,668 79
Reserve fund credit	139 98
Salaries of officers and directors	200 00
Office help, rent and legal services	7 40
All other expenses	32 59
Total	$3,048 76

Number of shares of stock in force	900
Capital subscribed and in force	$180,000 00
Number of stockholders	191
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	162
Par value of each share	$200 00
Number of borrowers	60
Rate per cent. premium charged	4
Plan of Association	Permanent

UNION LOAN AND SAVINGS COMPANY

OF WILMINGTON, CLINTON COUNTY.

Incorporated, January 18, 1890. Authorized capital, $1,000,000.00.

President, J. R. Clevenger.
Address, Wilmington.
Treasurer, E. J. Hiatt.
Address, Wilmington.

Secretary, H. G. Cartwright.
Address, Wilmington.
Attorney, Joe T. Doan.
Address, Wilmington.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,799 87
Loans on mortgage security	220,905 00
Loans on stock, certificates or pass-book security	8,950 24
Due from borrowers for insurance and taxes	246 15
Total	$233,901 26

LIABILITIES.

Running stock and dividends	$222,791 38
Reserve fund	6,816 00
Undivided profit fund	293 88
Borrowed money and accrued interest	4,000 00
Total	$233,901 26

RECEIPTS.

Dues on running stock	$57,694 25
Loans on mortgage security repaid	22,450 00
Loans on stock, certificates or pass-book security	7,320 00
Borrowed money	10,000 00
Interest	10,558 38
Pass-books and initiation fees	18 75
Total	$108,041 38
Cash on hand at close of last fiscal year	3,182 96
Total	$111,224 34

DISBURSEMENTS.

Loans on mortgage security	$33,610 00
Loans on stock, certificates or pass-book security	8,203 86
Withdrawals of running stock and dividends	58,718 16
Borrowed money	6,000 00
Insurance and taxes paid for borrowers	219 63
Interest on borrowed money	42 00
Salaries of officers and directors	452 00
Office help, rent and legal services	144 62
All other expenses	34 20
Total	$107,424 47
Cash on hand	3,799 87
Total	$111,224 34

PROFIT AND LOSS—EARNINGS.

Interest	$10,558 38
Pass-books and initiation fees	18 75
Total	$10,577 13

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,370 03
Reserve fund credit	528 85
Undivided profit credit	5 43
Interest on borrowed money	42 00
Salaries of officers and directors	452 00
Office help, rent and legal services	144 62
All other expenses	34 20
Total	$10,577 13

Number of shares of stock in force	4,410
Capital subscribed and in force	$882,000 00
Number of stockholders	712
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	1,322
Par value of each share	$200 00
Number of borrowers	253
Plan of Association	Permanent

WILMINGTON HOMESTEAD COMPANY

OF WILMINGTON, CLINTON COUNTY.

Incorporated, May 8, 1886.

Authorized capital, $1,200,000.00.

President, John S. Thomas.
Address, Wilmington.
Treasurer, E. R. Bales.
Address, Wilmington.

Secretary, W. H. Rannells.
Address, Wilmington.
Attorney, G. P. Thorpe.
Address, Wilmington.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$3,017 63
Loans on mortgage security	160,754 80
Loans on stock, certificates or pass-book security	2,000 00
Furniture and fixtures	63 00
Bonds	3,000 00
Total	$168,835 43
Interest due and uncollected	$276 83

LIABILITIES.

Running stock and dividends	$157,439 60
Reserve fund	6,828 71
Undivided profit fund	267 12
Borrowed money and accrued interest	4,300 00
Total	$168,835 43
Interest due and uncollected	$276 83

RECEIPTS.

Dues on running stock	$47,832 60
Loans on mortgage security repaid	29,250 00
Loans on stock, certificates or pass-book security	1,025 00
Borrowed money	10,100 00
Interest	9,244 94
Pass-books and initiation fees	20 00
Total	$97,472 54
Cash on hand at close of last fiscal year	11,158 02
Total	$108,630 56

DISBURSEMENTS.

Loans on mortgage security	$45,150 00
Loans on stock, certificates or pass-book security	2,575 00
Withdrawals of running stock and dividends	48,197 03
Borrowed money	5,800 00
Interest on borrowed money	106 79
Salaries of officers and directors	433 34
Office help, rent and legal services	232 00
All other expenses	118 77
Bonds purchased	3,000 00
Total	$105,612 93
Cash on hand	3,017 63
Total	$108,630 56

PROFIT AND LOSS—EARNINGS.

Interest	$9,244 94
Pass-books and initiation fees	20 00
Transferred from undivided profit fund	16 50
Total	$9,281 44

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,762 63
Reserve fund credit	418 69
Undivided profit credit	202 22
Interest on borrowed money	106 79
Salaries of officers and directors	433 34
Office help, rent and legal services	232 00
All other expenses	118 77
Furniture and fixtures	7 00
Total	$9,281 44

Number of shares of stock in force	2,676
Capital subscribed and in force	$802,800 00
Number of stockholders	491
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	638
Par value of each share	$300 00
Number of borrowers	142
Plan of Association	Permanent

FEDERAL BUILDING AND LOAN COMPANY
OF EAST LIVERPOOL, COLUMBIANA COUNTY.

Incorporated, February 24, 1902. Authorized capital, $500,000.00.

President, R. J. Marshall.
Address, East Liverpool.
Treasurer, T. H. Fisher.
Address, East Liverpool.

Secretary, A. L. White.
Address, East Liverpool.
Attorney, Walter B. Hill.
Address, East Liverpool.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$8,591 88
Loans on mortgage security	250,750 00
Loans on stock, certificates or pass-book security	1,150 00
Furniture and fixtures	2,654 49
Real estate	8,500 00
Due from borrowers for insurance and taxes	54 71
Bonds	20,000 00
Bonds—Liberty	3,571 61
Total	$295,272 69
Interest due and uncollected	$29 70

RECEIPTS.

Dues on running stock	$29,482 30
Paid-up stock	64,450 00
Deposits	40,945 98
Credits on mortgage loans	15,435 83
Loans on mortgage security repaid	29,935 83
Loans on stock, certificates or pass-book security	850 00
Borrowed money	8,000 00
Real estate sold	2,000 00
Insurance and taxes refunded by borrowers	289 58
Interest	15,820 41
Interest refunded	26 83
Refund from B. A. M. Co.	3 00
Expenses repaid by borrower	18 92
Rents from company's real estate	689 85
Sale of bonds—Liberty	15,521 32
Judgement collected	91 00
Total	$223,560 85
Cash on hand at close of last fiscal year	16,563 69
Total	$240,124 54

PROFIT AND LOSS—EARNINGS.

Interest	$15,820 41
Interest refunded	26 83
Refund from B. A. M. Co.	3 00
Judgement collected	91 00
Rent from company's real estate	689 85
Total	$16,631 09

Number of shares of stock in force	4,819
Capital subscribed and in force	$481,850 00
Number of stockholders	501
Number of depositors	160
Rate per cent. interest charged	6–76 and 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$38,559 31
Credits on mortgage loans	53,141 39
Credits on other loans	107 36
Paid-up stock and dividends	178,350 00
Deposits and accrued interest	15,380 88
Reserve fund	6,500 00
Undivided profit fund	2,523 27
Due borrowers on unfinished buildings	710 48
Total	$295,272 69
Interest due and uncollected	$29 70

DISBURSEMENTS.

Loans on mortgage security	$47,752 01
Loans on stock, certificates or pass-book security	1,800 00
Withdrawals of running stock and dividends	20,688 19
Withdrawals of paid-up stock	69,800 00
Withdrawals of deposits	40,810 36
Borrowed money	8,000 00
Insurance and taxes paid for borrowers	188 25
Real estate (purchase price)	876 37
Dividends on paid-up stock	9,009 05
Interest on deposits	287 62
Interest on borrowed money	40 00
Repairs on company's real estate	172 47
Taxes	103 07
Salaries of officers and directors	1,468 00
Office help, rent and legal services	390 00
All other expenses	1,042 34
Bonds purchased	29,092 93
Furniture and fixtures	12 00
Total	$231,532 66
Cash on hand	8,591 88
Total	$240,124 54

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,810 47
Dividends on mortgage loan credits	461 78
Dividends on paid-up stock	9,009 05
Reserve fund credit	950 00
Undivided profit credit	576 32
Interest on deposits	287 62
Interest on borrowed money	40 00
Salaries of officers and directors	1,468 00
Office help, rent and legal services	390 00
All other expenses	1,042 34
Taxes	103 07
Repairs on company's real estate	172 47
Furniture and fixtures	293 60
Real estate account	26 37
Total	$16,631 09

Number of shares loaned upon	2,508
Par value of each share	$100 00
Number of borrowers	194
Plan of Association	Permanent

PEOPLE'S BUILDING AND SAVINGS COMPANY

OF EAST LIVERPOOL, COLUMBIANA COUNTY.

Incorporated, November 9, 1899. Authorized capital, $1,000,000.00.

President, L. M. Thomas.
Address, East Liverpool.
Treasurer, J. G. Metsch.
Address, East Liverpool.

Secretary, M. E. Miskall.
Address, East Liverpool.
Attorney, R. G Thompson.
Address, East Liverpool.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1917.

ASSETS.

Cash on hand	$25,900 40
Loans on mortgage security	485,064 00
Furniture and fixtures	300 00
Real estate—office building	46,500 00
Due from borrowers for insurance and taxes	458 06
Bonds—Liberty	2,500 00
Total	$560,722 46
Interest due and uncollected	$129 35

LIABILITIES.

Running stock and dividends	$238,512 63
Credits on mortgage loans	114,449 70
Paid-up stock and dividends	185,400 00
Deposits and accrued interest	3,112 60
Reserve fund	13,581 83
Undivided profit fund	3,092 87
Due borrowers on unfinished buildings	2,572 83
Total	$560,722 46
Interest due and uncollected	$129 35

RECEIPTS.

Dues on running stock	$78,219 03
Paid-up stock	22,200 00
Deposits	500 00
Credits on mortgage loans	14,225 25
Loans on mortgage security repaid	65,470 00
Borrowed money	10,000 00
Insurance and taxes refunded by borrowers	47 53
Interest	25,353 14
Rents from company's real estate	3,479 00
Total	$219,493 95
Cash on hand at close of last fiscal year	25,709 94
Total	$245,203 89

DISBURSEMENTS.

Loans on mortgage security	$94,921 72
Withdrawals of running stock and dividends	76,187 21
Withdrawals of paid-up stock	18,800 00
Withdrawals of deposits	1,031 54
Borrowed money	10,000 00
Insurance and taxes paid for borrowers	289 07
Dividends on paid-up stock	9,164 15
Interest on deposits	251 11
Interest on borrowed money	58 34
Repairs on company's real estate	830 05
Taxes	691 49
Salaries of officers and directors	2,850 00
Office help, rent and legal services	465 45
All other expenses	553 93
Bonds purchased	2,500 00
Miscellaneous expenses	709 43
Total	$219,303 49
Cash on hand	25,900 40
Total	$245,203 89

PROFIT AND LOSS—Earnings.

Interest	$25,353 14
Rent from company's real estate	3,479 00
Total	$28,832 14

PROFIT AND LOSS—Distribution.

Dividends on running stock	$10,670 61
Dividends on paid-up stock	9,164 15
Reserve fund credit	1,441 60
Undivided profit credit	735 07
Interest on deposits	162 02
Interest on borrowed money	58 34
Salaries of officers and directors	2,850 00
Office help, rent and legal services	465 45
All other expenses	553 93
Taxes	691 49
Repairs on company's real estate	830 05
Miscellaneous expense	709 43
Charged off real estate—office building	500 00
Total	$28,832 14

Number of shares of stock in force	9,046
Capital subscribed and in force	$904,600 00
Number of stockholders	1,170
Number of depositors	4
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	4,862
Par value of each share	$100 00
Number of borrowers	347
Plan of Association	Permanent

POTTERS' SAVINGS AND LOAN COMPANY
OF EAST LIVERPOOL, COLUMBIANA COUNTY.

Incorporated, February 11, 1889. Authorized capital, $10,000,000.00

President, W. L. Smith.
Address, East Liverpool.
Treasurer, Joseph M. Blazer.
Address, East Liverpool.

Secretary, John J. Purinton.
Address, East Liverpool.
Attorney, John J. Purinton.
Address, East Liverpool.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$186,015 65
Loans on mortgage security	2,514,381 94
Loans on stock, certificates or pass-book security	32,942 58
Real estate	39,889 59
Real estate sold on contract	5,034 38
Real estate—office building	75,000 00
Due from borrowers for insurance and taxes	527 97
Bonds	198,000 00
Deposits in other building and loan associations	636,500 00
Mortgage bonds	27,000 00
Total	$3,715,292 11
Interest due and uncollected	$4,360 02

RECEIPTS.

Dues on running stock	$993,240 13
Paid-up stock	192,500 00
Deposits	211,454 71
Loans on mortgage security repaid	510,158 12
Loans on stock, certificates or pass-book security	116,916 21
Real estate sold	7,491 45
Real estate sold on contract	422 58
Insurance and taxes refunded by borrowers	821 34
Interest	157,822 80
Rents from company's real estate	5,946 90
Deposits in other building and loan associations withdrawn	104,500 00
Deposits in other financial institutions withdrawn	20,000 00
Treasury certificates	40,000 00
Interest from deposits	41,760 56
Total	$2,403,034 80
Cash on hand at close of last fiscal year	385,518 47
Total	$2,788,553 27

PROFIT AND LOSS—EARNINGS.

Interest	$157,822 80
Rent from company's real estate	5,946 90
Interest from deposits	41,760 56
Total	$205,530 26

Number of shares of stock in force	35,935
Capital subscribed and in force	$3,593,500 00
Number of stockholders	6,721
Number of depositors	2,062
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$2,227,052 15
Paid-up stock and dividends	992,436 60
Deposits and accrued interest	140,861 67
Reserve fund	215,000 00
Undivided profit fund	108,382 94
Due borrowers on unfinished buildings	12,853 96
School savings accounts	18,704 79
Total	$3,715,292 11
Interest due and uncollected	$4,360 02

DISBURSEMENTS.

Loans on mortgage security	$607,836 59
Loans on stock, certificates or pass-book security	120,819 05
Treasury certificates	40,000 00
Withdrawals of running stock and dividends	888,776 87
Withdrawals of paid-up stock	216,900 00
Withdrawals of deposits	175,465 78
Deposits in other building and loan associations	260,000 00
Insurance and taxes paid for borrowers	592 07
Real estate (purchase price)	10,981 59
Real estate on contract	2,100 00
Dividends on paid-up stock	48,440 21
Interest on deposits	5,804 12
Repairs on company's real estate	1,665 98
Taxes	2,878 51
Salaries of officers and directors	7,075 02
Office help, rent and legal services	6,206 66
All other expenses	14,033 69
Bonds purchased	100,000 00
Dividends on running stock	92,961 48
Total	$2,602,537 62
Cash on hand	186,015 65
Total	$2,788,553 27

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$96,469 68
Dividends on paid-up stock	47,698 44
Reserve fund credit	15,000 00
Undivided profit credit	3,382 94
Interest on deposits	6,119 34
Salaries of officers and directors	7,075 02
Office help, rent and legal services	6,206 66
All other expenses	14,033 69
Taxes	2,878 51
Repairs on company's real estate	1,665 98
Depreciation—office building	5,000 00
Total	$205,530 26

Par value of each share	$100 00
Number of borrowers	1,566
Plan of Association	Permanent

POTTERS' SAVINGS AND LOAN COMPANY

OF EAST LIVERPOOL, COLUMBIANA COUNTY.

Incorporated, February 11, 1889.
President, W. L. Smith.
Address, East Liverpool.
Treasurer, Joseph M. Blazer.
Address, East Liverpool.

Authorized capital, $10,000,000.
Secretary, John J. Purinton.
Address, East Liverpool.
Attorney, John J. Purinton.
Address, East Liverpool.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$210,573 79
Loans on mortgage security	2,493,069 16
Loans on stock, certificates or passbook security	14,597 45
Real estate	36,782 19
Real estate sold on contract	5,131 77
Real estate—office building	75,000 00
Due from borrowers for insurance and taxes	1,348 27
Bonds	156,350 00
Deposits in other building and loan associations	546,500 00
First mortgage bonds	27,000 00
Bonds Foreign Securities Co.	98,000 00
Total	$3,664,352 63
Interest due and uncollected	$5,127 60

RECEIPTS.

Dues on running stock	$479,811 02
Paid-up stock	83,100 00
Deposits	157,967 20
Loans on mortgage security repaid	266,787 78
Loans on stock, certificates or passbook security	51,252 56
Real estate sold	8,300 00
Real estate sold on contract	177 61
Insurance and taxes refunded by borrowers	175 74
Interest	101,798 84
Rents from company's real estate	3,312 46
Deposits in other building and loan associations withdrawn	95,000 00
Sale of bonds	21,900 00
Total	$1,269,583 21
Cash on hand at close of last fiscal year	186,015 65
Total	$1,455,598 86

PROFIT AND LOSS—EARNINGS.

Interest	$101,798 84
Rent from company's real estate	3,312 46
Total	$105,111 30

Number of shares of stock in force	35,562
Capital subscribed and in force	$3,556,200 00
Number of stockholders	6,687
Number of depositors	1,418
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$2,228,311 79
Paid-up stock and dividends	953,681 12
Deposits and accrued interest	139,348 69
Reserve fund	225,000 00
Undivided profit fund	112,883 43
Due borrowers on unfinished buildings	5,127 60
Total	$3,664,352 63
Interest due and uncollected	$5,127 60

DISBURSEMENTS.

Loans on mortgage security	$253,201 36
Loans on stock, certificates or passbook security	32,907 43
Withdrawals of running stock and dividends	478,941 08
Dividends on running stock	49,058 79
Withdrawals of paid-up stock	121,300 00
Withdrawals of deposits	177,909 88
Deposits in other building and loan associations	5,000 00
Insurance and taxes paid for borrowers	996 04
Real estate (purchase price)	5,192 60
Real estate on contract	275 00
Dividends on paid-up stock	23,536 60
Interest on deposits	3,344 74
Repairs on company's real estate	404 25
Taxes	928 58
Salaries of officers and directors	3,595 00
Office help, rent and legal services	3,242 54
All other expenses	6,941 18
Bonds purchased	78,250 00
Total	$1,245,025 07
Cash on hand	210,573 79
Total	$1,455,598 86

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$49,448 49
Dividends on paid-up stock	22,981 12
Reserve fund credit	10,000 00
Undivided profit credit	4,500 49
Interest on deposits	3,443 60
Salaries of officers and directors	3,595 00
Office help, rent and legal services	3,242 54
All other expenses	6,567 23
Taxes	928 58
Repairs on company's real estate	404 25
Total	$105,111 30

Par value of each share	$100 00
Number of borrowers	1,551
Plan of Association	Permanent

UNION SAVINGS AND LOAN COMPANY
OF EAST LIVERPOOL, COLUMBIANA COUNTY.

Incorporated, February, 1898.
President, G. Y. Travis.
Address, East Liverpool.

Authorized capital, $2,000,000.00.
Secretary, S. T. Herbert.
Address, East Liverpool.
Attorney, G. Y. Travis.
Address, East Liverpool.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 20, 1918.

ASSETS.

Cash on hand	$20,766 51
Loans on mortgage security	664,670 61
Loans on stock, certificates or pass-book security	1,325 00
Furniture and fixtures	2,350 00
Real estate	23,422 04
Real estate sold on contract	4,125 00
Real estate—office building	9,492 80
Due from borrowers for insurance and taxes	52 67
Bonds	3,021 75
Total	$729,226 38
Interest due and uncollected	$417 94

LIABILITIES.

Running stock and dividends	$330,306 56
Credits on mortgage loans	136,649 39
Credits on real estate sold on contract	257 92
Paid-up stock and dividends	107,200 00
Deposits and accrued interest	78,660 00
Reserve fund	21,000 00
Undivided profit fund	711 58
Borrowed money and accrued interest	54,000 00
Contingent profit on real estate sold on contract	40 00
Due borrowers on unfinished buildings	400 93
Total	$729,226 38
Interest due and uncollected	$417 94

RECEIPTS.

Dues on running stock	$145,874 69
Paid-up stock	11,200 00
Deposits	5,360 00
Credits on mortgage loan	1,007 48
Loans on mortgage security repaid	126,206 79
Loans on stock, certificates or pass-book security	5,000 00
Borrowed money	49,000 00
Real estate sold	6,953 98
Real estate sold on contract	90 24
Insurance and taxes refunded by borrowers	425 71
Interest	34,980 33
Rents from company's real estate	1,320 00
Sale of bonds	10,271 75
Sale of counter	34 50
Total	$397,725 47
Cash on hand at close of last fiscal year	33,225 82
Total	$430,951 29

DISBURSEMENTS.

Loans on mortgage security	$139,657 28
Loans on stock, certificates or pass-book security	1,325 00
Unfinished building account	1,027 07
Withdrawals of running stock and dividends	166,843 52
Withdrawals of paid-up stock	40,700 00
Withdrawals of deposits	13,700 00
Borrowed money	10,000 00
Insurance and taxes paid for borrowers	318 23
Real estate—betterments	1,023 17
Real estate—betterments—office building	2,225 75
Dividends on paid-up stock	5,619 68
Interest on deposits	4,408 44
Interest on borrowed money	1,509 86
Repairs on company's real estate	124 42
Taxes	408 16
Salaries of officers and directors	3,200 00
Office help, rent and legal services	1,580 00
All other expenses	1,499 53
Bonds purchased	13,293 50
Furniture and fixtures account	1,721 17
Total	$410,184 78
Cash on hand	20,766 51
Total	$430,951 29

PROFIT AND LOSS—EARNINGS.

Interest	$34,980 33
Rents from company's real estate	1,320 00
Sale of counter	34 50
Total	$36,334 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$16,046 07
Dividends on paid-up stock	5,619 68
Reserve fund credit	1,275 10
Undivided profit credit	368 57
Interest on deposits	4,408 44
Interest on borrowed money	1,509 86
Salaries of officers and directors	3,200 00
Office help, rent and legal services	1,580 00
All other expenses	1,499 53
Taxes	408 16
Repairs on company's real estate	124 42
Furniture and fixtures	295 00
Total	$36,334 83

Number of shares of stock in force	10,761
Capital subscribed and in force	$1,076,100 00
Number of stockholders	1,186
Number of depositors	56
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	6,643
Par value of each share	$100 00
Number of borrowers	404
Plan of Association	Permanent

EAST PALESTINE BUILDING AND LOAN ASSOCIATION

OF EAST PALESTINE, COLUMBIANA COUNTY.

Incorporated, March 31, 1891.

Authorized capital, $1,000,000.00.

President, S. J. Lowry.
Address, East Palestine.

Secretary, D. H. Mackintosh.
Address, East Palestine.
Attorney, L. M. Kyes.
Address, East Palestine.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$8,411 10
Loans on mortgage security	477,239 00
Furniture and fixtures	272 25
Real estate	213 40
Total	$486,135 75
Interest due and uncollected	$756 75

LIABILITIES.

Running stock and dividends	$268,505 98
Credits on mortgage loans	99,163 56
Paid-up stock and dividends	48,916 12
Deposits and accrued interest	8,713 64
Reserve fund	17,616 05
Undivided profit fnnd	5,345 40
Borrowed money and accrued interest	10,000 00
Deposits from other building and loan associations	27,875 00
Total	$486,135 75
Interest due and uncollected	$756 75

RECEIPTS.

Dues on running stock	$102,611 03
Paid-up stock	18,000 00
Deposits	7,174 23
Credits on mortgage loans	4,158 20
Loans on mortgage security repaid	95,001 41
Borrowed money	19,000 00
Interest	24,465 55
Pass-books and initiation fees	4 75
Total	$270,415 17
Cash on hand at close of last fiscal year	12,118 34
Total	$282,533 51

DISBURSEMENTS.

Loans on mortgage security	$120,228 22
Withdrawals of running stock and dividends	100,978 53
Withdrawals of paid-up stock	16,500 00
Withdrawals of deposits	8,949 23
Borrowed money	9,000 00
Real estate on contract	213 40
Dividends on paid-up stock	2,268 22
Interest on deposits	2,232 63
Salaries of officers and directors	1,560 00
Office help, rent and legal services	581 00
All other expenses	442 13
Deposits by other building and loan associations withdrawn	11,125 00
Furniture and fixtures	44 05
Total	$274,122 41
Cash on hand	8,411 10
Total	$282,533 51

PROFIT AND LOSS—EARNINGS.

Interest	$24,465 55
Pass-books and initiation fees	4 75
Total	$24,470 30

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	12,883 70
Dividends on mortgage loan credits	453 90
Dividends on paid-up stock	2,383 32
Reserve fund credit	1,748 43
Undivided profit credit	2,084 66
Interest on deposits	2,276 58
Salaries of officers and directors	1,560 00
Office help, rent and legal services	581 00
All other expenses	442 13
Furniture and fixtures	56 58
Total	$24,470 30

Number of shares of stock in force	7,480
Capital subscribed and in force	$748,039 00
Number of stockholders	1,175
Number of depositors	12
Rate per cent. interest charged	6½ and 6-24
Rate per cent. dividend declared running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	4,772
Par value of each share	$100 00
Number of borrowers	345
Plan of Association	Permanent

PEOPLE'S SAVINGS AND LOAN COMPANY

OF LEETONIA, COLUMBIANA COUNTY.

Incorporated, March 29, 1889. Authorized capital, $250,000.00.

President, S. M. Garlach.
Address, Leetonia.

Secretary, C. A. Greenameyer.
Address, Leetonia.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$24,251 81
Loans on mortgage security	352,893 30
Loans on stock, certificates or pass-book security	2,900 00
Furniture and fixtures	900 00
Due from borrowers for insurance and taxes	67 30
Bonds—Liberty	5,650 00
Deposits in other building and loan associations	24,000 00
Revenue stamps	100 00
Total	$410,762 41
Interest due and uncollected	$579 77

LIABILITIES.

Paid-up stock and dividends	$200,435 81
Deposits and accrued interest	195,546 32
Reserve fund	9,600 00
Undivided profit fund	5,180 28
Total	$410,762 41
Interest due and uncollected	$579 77

RECEIPTS.

Paid-up stock	$72,300 00
Deposits	206,679 86
Loans on mortgage security repaid	109,688 48
Loans on stock, certificates or pass-book security	8,529 53
Loans on all other security repaid	2,000 00
Insurance and taxes refunded by borrowers	200 36
Interest	21,533 57
Transfer fees	49 00
Deposits in other building and loan associations withdrawn	6,000 00
Sale of bonds	4,300 00
Total	$431,280 80
Cash on hand at close of last fiscal year	25,226 02
Total	$456,506 82

DISBURSEMENTS.

Loans on mortgage security	$169,372 02
Loans on stock, certificates or pass-book security	9,570 00
Withdrawals of paid-up stock	37,100 00
Withdrawals of deposits	173,279 46
Deposits in other building and loan associations	20,000 00
Insurance and taxes paid for borrowers	218 61
Dividends on paid-up stock	7,878 32
Interest on deposits	179 89
Furniture and fixtures	580 60
Salaries of officers and directors	1,500 00
Office help, rent and legal services	766 00
All other expenses	1,760 11
Bonds purchased	9,950 00
Internal revenue stamps	100 00
Total	$432,255 01
Cash on hand	24,251 81
Total	$456,506 82

PROFIT AND LOSS—EARNINGS.

Interest	$21,533 57
Fees	49 00
Total	$21,582 57

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$8,866 62
Reserve fund credit	600 00
Undivided profit credit	1,164 35
Interest on deposits	6,509 09
Salaries of officers and directors	1,500 00
Office help, rent and legal services	766 00
All other expenses	1,760 11
Error in deposits	4 83
Furniture and fixtures	180 60
Loss on mortgage loans	230 97
Total	$21,582 57

Number of shares of stock in force	2,477
Capital subscribed and in force	$247,700 00
Number of stockholders	347
Number of depositors	1,345
Rate per cent. interest charged	6, 6½ and 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	519
Par value of each share	$100 00
Number of borrowers	311
Plan of Association	Permanent

PEOPLE'S SAVINGS AND LOAN COMPANY
OF LISBON, COLUMBIANA COUNTY.

Incorporated, March 16, 1889. **Authorized capital, $1,000,000.00.**

President, E. D. Longshore.
Address, Lisbon.

Secretary, Allen A. Ramsey.
Address, Lisbon.
Attorney, Allen A. Ramsey.
Address, Lisbon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,483 77
Loans on mortgage security	$298,920 00
Loans on stock, certificates or pass-book security	12,254 12
Loans on all other security	18,440 00
Furniture and fixtures	700 00
Real estate	3,700 00
Real estate sold on contract	600 00
Bonds	9,572 90
Total	$353,670 79
Interest due and uncollected	$143 54

LIABILITIES.

Running stock and dividends	$146,568 69
Credits on mortgage loans	48,575 56
Credits on other loans	3,154 00
Credits on real estate sold on contract	306 65
Paid-up stock and dividends	138,310 01
Deposits and accrued interest	10,272 87
Reserve fund	5,283 01
Undivided profit fund	1,200 00
Total	$353,670 79
Interest due and uncollected	$143 54

RECEIPTS.

Dues on running stock	$45,307 57
Paid-up stock	37,375 00
Deposits	3,903 94
Credits on mortgage loans	6,553 98
Loans on mortgage security repaid	32,000 00
Loans on stock, certificates or pass-book security	8,256 00
Loans on all other security repaid	1,850 00
Real estate sold on contract	17 68
Insurance and taxes refunded by borrowers	306 23
Interest	16,197 08
Rents from company's real estate	360 00
Sale of bonds	730 00
Total	$152,857 48
Cash on hand at close of last fiscal year	20,604 12
Total	$173,461 60

DISBURSEMENTS.

Loans on mortgage security	$64,300 00
Loans on stock, certificates or pass-book security	16,900 12
Loans on all other security	5,000 00
Withdrawals of running stock and dividends	39,359 33
Withdrawals of paid-up stock	20,175 00
Withdrawals of deposits	1,241 31
Insurance and taxes paid for borrowers	299 29
Dividends on paid-up stock	5,670 37
Repairs on company's real estate	7 20
Taxes	73 93
Salaries of officers and directors	1,428 00
Office help, rent and legal services	290 00
All other expenses	660 38
Bonds purchased	8,572 90
Total	$163,977 83
Cash on hand	9,483 77
Total	$173,461 60

PROFIT AND LOSS—EARNINGS.

Interest	$16,197 08
Rents from company's real estate	360 00
Total	$16,557 08

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,705 95
Dividends on mortgage loan credits	231 57
Dividends on paid-up stock	5,923 86
Reserve fund credit	785 51
Undivided profit credit	160 00
Interest on deposits	290 68
Salaries of officers and directors	1,428 00
Office help, rent and legal services	290 00
All other expenses	660 38
Taxes	73 93
Repairs on company's real estate	7 20
Total	$16,557 08

Number of shares of stock in force	6,846
Capital subscribed and in force	$684,600 00
Number of stockholders	1,080
Number of depositors	260
Rate per cent. interest charged	6 and 6.24
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	2,670
Par value of each share	$100 00
Number of borrowers	231
Plan of Association	Permanent

NEW WATERFORD BUILDING AND LOAN COMPANY

OF NEW WATERFORD, COLUMBIANA COUNTY.

Incorporated, February 20, 1904 — Authorized capital, $100,000.00.

President, W. H. Rupert.
Address, New Waterford, Ohio.

Secretary, F. W. Ferguson.
Address, New Waterford, Ohio.
Attorney, J. F. Johnston.
Address, New Waterford, Ohio.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,678 54
Loans on mortgage security	31,400 00
Furniture and fixtures	55 00
Total	$34,133 54

LIABILITIES.

Running stock and dividends	$21,883 22
Credits on mortgage loans	11,269 30
Reserve fund	599 41
Undivided profit fund	381 61
Total	$34,133 54

RECEIPTS.

Dues on running stock	$7,014 00
Credits on mortgage loans	6,128 75
Borrowed money	450 00
Insurance and taxes refunded by borrowers	9 50
Interest	1,088 79
Interest from depository	98 51
Pass-books and initiation fees	32 75
Total	$14,822 30
Cash on hand at close of last fiscal year	2,020 26
Total	$16,842 56

DISBURSEMENTS.

Loans on mortgage security	$9,050 00
Withdrawals of running stock and dividends	4,457 97
Borrowed money	450 00
Salaries of officers and directors	140 71
All other expenses	65 34
Total	$14,164 02
Cash on hand	2,678 54
Total	$16,842 56

PROFIT AND LOSS—EARNINGS.

Interest	$1,088 79
Interest from depository	98 51
Pass-books and initiation fees	32 75
Total	$1,220 05

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$952 61
Reserve fund credit	50 70
Undivided profit credit	69
Salaries of officers and directors	140 71
All other expenses	65 34
Furniture and fixtures	10 00
Total	$1,220 05

Number of shares of stock in force	655
Capital subscribed and in force	$65,500 00
Number of stockholders	104
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	274
Par value of each share	$100 00
Number of borrowers	38
Plan of Association	Permanent

SALEM SAVINGS AND LOAN ASSOCIATION

OF SALEM, COLUMBIANA COUNTY.

Incorporated, March 15, 1889. Authorized capital, $1,000,000.00.

President, C. C. Campbell.
Address, Salem.

Secretary, S. W. Ramsey.
Address, Salem.
Attorney, S. W. Ramsey.
Address, Salem.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,398 87
Loans on mortgage security	32,247 03
Furniture and fixtures	55 00
Total	$33,700 90

LIABILITIES.

Running stock and dividends	$14,923 07
Paid-up stock and dividends	3,100 00
Deposits and accrued interest	12,315 99
Reserve fund	2,261 84
Borrowed money and accrued interest	1,100 00
Total	$33,700 90

RECEIPTS.

Dues on running stock	$2,996 12
Paid-up stock	600 00
Deposits	6,136 33
Loans on mortgage security repaid	4,457 50
Loans on stock, certificates or passbook security	200 00
Borrowed money	1,600 00
Interest	2,601 05
Total	$18,591 00
Cash on hand at close of last fiscal year	267 82
Total	$18,858 82

DISBURSEMENTS.

Loans on mortgage security	$250 00
Loans on stock, certificates or passbook security	100 00
Withdrawals of running stock and dividends	7,752 80
Withdrawals of paid-up stock	1,600 00
Withdrawals of deposits	4,749 05
Borrowed money	500 00
Dividends on paid-up stock	158 80
Interest on deposits	436 46
Interest on borrowed money	35 40
Salaries of officers and directors	276 00
Office help, rent and legal services	175 00
All other expenses	218 59
Dividends on running stock	1,207 85
Total	$17,459 95
Cash on hand	1,398 87
Total	$18,858 82

PROFIT AND LOSS—EARNINGS.

Interest	$2,601 05
Total	$2,601 05

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$867 09
Dividends on mortgage loan credits	340 75
Dividends on paid-up stock	158 80
Reserve fund credit	108 75
Interest on deposits	436 46
Interest on borrowed money	35 40
Salaries of officers and directors	276 00
Office help, rent and legal services	175 00
All other expenses	194 99
Furniture and fixtures	6 50
Credit running stock account	1 30
Total	$2,601 05

Number of shares of stock in force	716
Capital subscribed and in force	$71,575 00
Number of stockholders	78
Number of depositors	61
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	407
Par value of each share	$100 00
Number of borrowers	21
Plan of Association	Permanent

SECURITY BUILDING AND LOAN ASSOCIATION

OF SALEM, COLUMBIANA COUNTY.

Incorporated, September 24, 1913. Authorized capital, $50,000.00.

President, C. F. Lease.
Address, Salem.
Treasurer, E. I. Kille.
Address, Salem.

Secretary, H. W. Loop.
Address, Salem.
Attorney, K. L. Cobourn.
Address, Salem.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$590 04
Loans on mortgage security	33,540 05
Furniture and fixtures	135 00
Total	$34,265 09

LIABILITIES.

Running stock and dividends	$100 00
Credits on mortgage loans	7,142 84
Paid-up stock and dividends	575 00
Deposits and accrued interest	26,146 86
Reserve fund	145 64
Undivided profit fund	154 75
Total	$34,265 09

RECEIPTS.

Paid-up stock	$75 00
Deposits	40,023 02
Credits on mortgage loans	7,142 84
Borrowed money	1,400 00
Interest	1,421 32
Interest returned	3 03
Special deposits	4,748 24
Miscellaneous receipts	3 25
Total	$54,816 70
Cash on hand at close of last fiscal year	483 78
Total	$55,300 48

DISBURSEMENTS.

Loans on mortgage security	$14,750 67
Withdrawals of deposits	30,750 68
Borrowed money	3,100 00
Dividends on paid-up stock	33 00
Interest on deposits	993 71
Interest on borrowed money	47 47
Salaries of officers and directors	100 00
Office help, rent and legal services	120 00
All other expenses	66 67
Special deposits	4,748 24
Total	$54,710 44
Cash on hand	590 04
Total	$55,300 48

PROFIT AND LOSS—EARNINGS.

Interest	$1,421 32
Miscellaneous receipts	3 25
Interest returned	3 03
Total	$1,427 60

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$33 00
Reserve fund credit	30 00
Undivided profit credit	21 75
Interest on deposits	993 71
Interest on borrowed money	47 47
Salaries of officers and directors	100 00
Office help, rent and legal services	120 00
All other expenses	66 67
Furniture and fixtures	15 00
Total	$1,427 60

Number of shares of stock in force	26
Capital subscribed and in force	$2,600 00
Number of stockholders	6
Number of depositors	95
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	28
Plan of Association	Permanent

CENTRAL BUILDING AND LOAN COMPANY

OF WELLSVILLE, COLUMBIANA COUNTY.

Incorporated, November, 1892. **Authorized capital, $1,000,000.00.**

President, E. E. Gamble.
Address, Wellsville.

Secretary, W. A. Snediker.
Address, Wellsville.
Attorney, W. A. Snediker.
Address, Wellsville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1917.

ASSETS.

Cash on hand	$7,287 92
Loans on mortgage security	511,340 00
Loans on stock, certificates or pass-book security	400 00
Furniture and fixtures	400 00
Real estate	3,076 48
Real estate sold on contract	2,500 00
Real estate—office building	8,624 07
Due from borrowers for insurance and taxes	157 40
Deposits in other financial institutions	14,000 00
Total	$547,785 87

LIABILITIES.

Running stock and dividends	$63,523 76
Credits on mortgage loans	142,907 99
Credits on real estate sold on contract	165 00
Paid-up stock and dividends	108,645 33
Deposits and accrued interest	206,087 92
Reserve fund	14,558 50
Undivided profit fund	930 71
Due borrowers on unfinished buildings	10,966 66
Total	$547,785 87

RECEIPTS.

Dues on running stock	$6,120 43
Paid-up stock	200 00
Deposits	60,082 94
Loans on mortgage security repaid	86,747 67
Loans on stock, certificates or pass-book security	5,360 00
Real estate sold on contract	165 00
Interest	21,211 57
Rents from company's real estate	325 00
Deposits from other financial institutions withdrawn	32,000 00
Total	$212,212 61
Cash on hand at close of last fiscal year	23,854 39
Total	$236,067 00

DISBURSEMENTS.

Loans on mortgage security	$95,522 00
Loans on stock, certificates or pass-book security	5,760 00
Withdrawals of running stock and dividends	10,081 82
Withdrawals of paid-up stock	6,760 00
Withdrawals of deposits	55,156 74
Deposits in other financial institutions	46,000 00
Insurance and taxes paid for borrowers	157 40
Dividends on paid-up stock	5,545 09
Repairs on company's real estate	68 34
Taxes	525 80
Salaries of officers and directors	2,171 00
Office help, rent and legal services	468 00
All other expenses	562 89
Total	$228,779 08
Cash on hand	7,287 92
Total	$236,067 00

PROFIT AND LOSS—EARNINGS.

Interest	$21,211 57
Rent from company's real estate	325 00
Transferred from undivided profit fund	653 30
Total	$22,189 87

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,054 02
Dividends on mortgage loan credits	67 85
Dividends on paid-up stock	5,381 09
Reserve fund credit	500 00
Interest on deposits	9,140 88
Salaries of officers and directors	2,171 00
Office help, rent and legal services	468 00
All other expenses	562 89
Taxes	525 80
Repairs on company's real estate	68 34
Furniture and fixtures	50 00
Real estate	200 00
Total	$22,189 87

Number of shares of stock in force	6,457
Capital subscribed and in force	$645,670 00
Number of stockholders	483
Number of depositors	456
Rate per cent. interest charged	6, 6¾ and 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	4,459
Par value of each share	$100 00
Number of borrowers	248
Plan of Association	Permanent

PERPETUAL SAVINGS AND LOAN COMPANY
OF WELLSVILLE, COLUMBIANA COUNTY.

Incorporated, August 24, 1891.
President, John C. Catlett.
Address, Wellsville.
Treasurer, W. R. MacDonald.
Address, Wellsville.

Authorized capital, $5,000,000.00
Secretary, Frank L. Wells.
Address, Wellsville.
Attorneys, Wells & MacDonald.
Address, Wellsville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 31, 1917.

ASSETS.

Cash on hand	$34,337 77
Loans on mortgage security	1,252,083 08
Loans on stock, certificates or pass-book security	8,976 37
Furniture and fixtures	1,600 00
Real estate	17,700 00
Real estate—office building	31,000 00
Due from borrowers for insurance and taxes	446 63
Bonds	15,000 00
Liberty Loan Bonds	17,450 00
Total	$1,378,593 85
Interest due and uncollected	$3,419 43

RECEIPTS.

Dues on running stock	$141,780 36
Paid-up stock	22,400 00
Deposits	240,542 46
Credits on mortgage loans	222,427 75
Loans on stock, certificates or pass-book security	17,449 23
Real estate sold	3,502 35
Insurance and taxes refunded by borrowers	65 90
Interest	59,810 40
Rents from company's real estate	1,386 30
Deposits in other building and loan associations withdrawn	20,000 00
Deposits in other financial institutions withdrawn	40,000 00
Liberty Bonds	13,030 00
Total	$782,394 75
Cash on hand at close of last fiscal year	59,042 67
Total	$841,437 42

PROFIT AND LOSS—EARNINGS.

Interest	$59,810 40
Profit sale real estate	200 00
Rent from company's real estate	1,386 30
Total	$61,396 70

Number of shares of stock in force	12,010
Capital subscribed and in force	$1,200,974 00
Number of stockholders	1,387
Number of depositors	1,394
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$522,769 20
Credits on mortgage loans	282,588 34
Paid-up stock and dividends	276,573 17
Deposits and accrued interest	237,773 41
Reserve fund	30,500 00
Undivided profit fund	2,500 00
Due borrowers on unfinished buildings	12,859 73
Liberty Bonds	13,030 00
Total	$1,378,593 85
Interest due and uncollected	$3,419 43

DISBURSEMENTS.

Loans on mortgage security	$285,007 36
Loans on stock, certificates or pass-book security	15,955 17
Withdrawals of running stock and dividends	167,074 23
Withdrawals of paid-up stock	35,850 00
Withdrawals of deposits	166,132 16
Deposits in other building and loan associations	10,000 00
Deposits in other financial institutions	40,000 00
Insurance and taxes paid for borrowers	945 46
Real estate (purchase price)	10,194 71
Dividends on paid-up stock	13,862 32
Interest on deposits	9,017 52
Repairs on company's real estate	1,052 74
Taxes	564 51
Salaries of officers and directors	7,107 97
All other expenses	2,560 64
Deposits by other building and loan associations withdrawn	20,000 00
Liberty bonds	17,450 00
Reserve fund	4,324 86
Total	$807,099 65
Cash on hand	34,337 77
Total	$841,437 42

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$24,465 75
Dividends on mortgage loan credits	39 47
Dividends on paid-up stock	13,370 61
Reserve fund credit	2,275 13
Undivided profit credit	500 00
Interest on deposits	9,017 52
Salaries of officers and directors	7,107 97
All other expenses	2,560 64
Taxes	564 51
Repairs on company's real estate	1,052 74
Depreciation real estate	292 36
Depreciation furniture and fixtures	150 00
Total	$61,396 70

Number of shares loaned upon	515
Par value of each share	$100 00
Number of borrowers	889
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN ASSOCIATION
OF COSHOCTON, COSHOCTON COUNTY.

Incorporated, February 29, 1892. **Authorized capital, $500,000.00.**

President, G. F. Schanweker.
Address, Coshocton.

Secretary, C. B. Hunt.
Address, Coshocton.
Attorney, C. B. Hunt.
Address, Coshocton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,389 98
Loans on mortgage security	224,978 77
Loans on stock, certificates or pass-book security	200 00
Furniture and fixtures	90 00
Real estate	250 00
Due from borrowers for insurance and taxes	16 54
Bonds	18,000 00
Liberty bonds	2,000 00
Total	$254,925 29
Interest due and uncollected	$1,747 48

LIABILITIES.

Running stock and dividends	$1,728 69
Credits on mortgage loans	32,904 52
Paid-up stock and dividends	209,351 50
Reserve fund	10,059 89
Undivided profit fund	880 69
Total	$254,925 29
Interest due and uncollected	$1,747 48

RECEIPTS.

Dues on running stock	$285 64
Paid-up stock	19,000 00
Credits on mortgage stock	43,695 56
Loans on stock, certificates or pass-book security	1,875 00
Borrowed money	3,500 00
Insurance and taxes refunded by borrowers	89 59
Interest	13,947 72
Pass-books and initiation fees	7 50
Sale of bonds—Liberty	2,000 00
Error on dividend	2 85
Received on bonds	56 00
Total	$84,459 86
Cash on hand at close of last fiscal year	16,708 89
Total	$101,168 75

DISBURSEMENTS.

Loans on mortgage security	$39,275 00
Loans on stock, certificates or pass-book security	1,250 00
Withdrawals of mortgage stock and dividends	3,201 27
Withdrawals of paid-up stock	11,000 00
Borrowed money	3,500 00
Insurance and taxes paid for borrowers	65 33
Dividends on paid-up stock	10,427 57
Interest on borrowed money	15 17
Taxes	1 80
Salaries of officers and directors	908 00
All other expenses	78 63
Bonds purchased	22,056 00
Total	$91,778 77
Cash on hand	9,389 98
Total	$101,168 75

PROFIT AND LOSS—EARNINGS.

Interest	$13,947 72
Pass-books and initiation fees	7 50
Transferred from undivided profit fund	104 27
Total	$14,059 49

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$94 67
Dividends on mortgage loan credits	1,472 63
Dividends on paid-up stock	10,706 13
Reserve fund credit	648 00
Undivided profit credit	124 46
Interest on borrowed money	15 17
Salaries of officers and directors	908 00
All other expenses	78 63
Taxes	1 80
Furniture and fixtures	10 00
Total	$14,059 49

Number of shares of stock in force	4,314
Capital subscribed and in force	$431,400 00
Number of stockholders	537
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	2,244
Par value of each share	$100 00
Number of borrowers	254
Plan of Association	Permanent

HOME BUILDING, LOAN AND SAVINGS COMPANY
OF COSHOCTON, COSHOCTON COUNTY.

Incorporated, April 1, 1882.
President, J. C. Fisher.
Address, Coshocton.

Authorized capital, $1,000,000.00.
Secretary, Ed. A. Crawford.
Address, Coshocton.
Attorney, F. E. Pomerene.
Address, Coshocton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$46,095 15
Loans on mortgage security	572,021 41
Loans on stock, certificates or passbook security	6,283 34
Loans on all other security	3,127 25
Furniture and fixtures	1,600 00
Real estate	1,162 00
Due from borrowers for insurance and taxes	339 31
Bonds	60,150 00
Deposits in other building and loan associations	5,000 00
Deposits in other financial institutions	2,008 34
Total	$697,786 80
Interest due and uncollected	$324 79

LIABILITIES.

Running stock and dividends	$244,071 36
Paid-up stock and dividends	380,221 36
Deposits and accrued interest	59,458 55
Reserve fund	12,000 00
Undivided profit fund	2,035 53
Total	$697,786 80
Interest due and uncollected	$324 79

RECEIPTS.

Dues on running stock	$138,838 41
Paid-up stock	54,300 00
Deposits	77,912 43
Loans on mortgage security repaid	167,004 72
Loans on stock, certificates or passbook security	16,598 87
Loans on all other security repaid	772 75
Borrowed money	4,000 00
Insurance and taxes refunded by borrowers	507 82
Interest	36,115 46
Rents from company's real estate	55 00
Deposits in other financial institutions withdrawn	13,186 82
Sale of bonds	5,450 00
Total	$514,742 28
Cash on hand at close of last fiscal year	57,112 17
Total	$571,854 45

DISBURSEMENTS.

Loans on mortgage security	$208,913 59
Loans on stock, certificates or passbook security	9,635 00
Loans on all other security	3,750 00
Withdrawals of running stock and dividends	83,541 16
Withdrawals of paid-up stock	46,700 00
Withdrawals of deposits	63,769 53
Borrowed money	4,000 00
Deposits in other building and loan associations	5,000 00
Deposits in other financial institutions	12,150 16
Insurance and taxes paid for borrowers	482 10
Dividends on paid-up stock	18,248 13
Interest on borrowed money	113 32
Taxes	22 76
Salaries of officers and directors	1,200 00
Office help, rent and legal services	941 38
All other expenses	1,622 17
Bonds purchased	65,600 00
Furniture and fixtures	70 00
Total	$525,759 30
Cash on hand	46,095 15
Total	$571,854 45

PROFIT AND LOSS—EARNINGS.

Interest	$36,115 46
Rent from company's real estate	55 00
Total	$36,170 46

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,470 22
Dividends on paid-up stock	17,643 86
Reserve fund credit	1,737 65
Undivided profit credit	1,308 33
Interest on deposits	1,940 77
Interest on borrowed money	113 32
Salaries of officers and directors	1,200 00
Office help, rent and legal services	941 38
All other expenses	1,622 17
Taxes	22 76
Furniture and fixtures	170 00
Total	$36,170 46

Number of shares of stock in force	6,930
Capital subscribed and in force	$693,000 00
Number of stockholders	1,071
Number of depositors	227
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	118
Par value of each share	$100 00
Number of borrowers	531
Plan of Association	Permanent

BUCYRUS LOAN AND BUILDING ASSOCIATION COMPANY

OF BUCYRUS, CRAWFORD COUNTY.

Incorporated, February 9, 1887. Authorized capital, $500,000.00.

President, W. F. Barth.
Address, Bucyrus.
Treasurer, F. T. Johnston.
Address, Bucyrus.

Secretary, J. W. Miller.
Address, Bucyrus.
Attorney, C. J. Scroggs.
Address, Bucyrus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$21,906 97
Loans on mortgage security	181,150 00
Loans on all other security	15,000 00
Real estate	4,132 85
Real estate sold on contract	375 00
Bonds	4,950 00
Deposits in other building and loan associations	5,000 00
Total	$232,514 82
Interest due and uncollected	$194 60

RECEIPTS.

Dues on running stock	$98,857 43
Credits on mortgage loans	59,403 41
Loans on mortgage security repaid	47,700 00
Borrowed money	12,700 00
Real estate sold on contract	270 00
Interest	12,055 64
Rents from company's real estate	220 60
Sale of bonds	50 00
Total	$231,257 08
Cash on hand at close of last fiscal year	16,146 42
Total	$247,403 50

PROFIT AND LOSS—EARNINGS.

Interest	$12,055 64
Rent from company's real estate	220 60
Total	$12,276 24

Number of shares of stock in force	1,686
Capital subscribed and in force	$421,500 00
Number of stockholders	591
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$225,321 50
Credits on mortgage loans	787 04
Credits on real estate sold on contract	330 00
Reserve fund	5,200 00
Undivided profit fund	876 28
Total	$232,514 82
Interest due and uncollected	$194 60

DISBURSEMENTS.

Loans on mortgage security	$60,300 00
Loans on all other security	10,000 00
Withdrawals of running stock and dividends	130,728 03
Borrowed money	12,700 00
Deposits in other building and loan associations	5,000 00
Insurance	37 50
Interest on borrowed money	50 62
Repairs on company's real estate	57 92
Taxes	106 17
Salaries of officers and directors	1,044 00
Office help, rent and legal services	125 00
All other expenses	279 07
Bonds purchased	5,000 00
Improvements on real estate	68 22
Total	$225,496 53
Cash on hand	21,906 97
Total	$247,403 50

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,613 64
Reserve fund credit	615 09
Undivided profit credit	347 23
Interest on borrowed money	50 62
Salaries of officers and directors	1,044 00
Office help, rent and legal services	125 00
All other expenses	279 07
Taxes	106 17
Repairs on company's real estate	57 92
Insurance	37 50
Total	$12,276 24

Number of shares loaned upon	784
Par value of each share	$250 00
Number of borrowers	135
Plan of Association	Permanent

PEOPLE'S SAVINGS AND LOAN COMPANY

OF BUCYRUS, CRAWFORD COUNTY.

Incorporated, January 24, 1888. Authorized capital, $2,500,000.00.

President, George Donnenworth.
Address, Bucyrus.
Treasurer, C. E. Gebhart.
Address, Bucyrus.

Secretary, A. J. Richards.
Address, Bucyrus.
Attorney, Edward J. Myers.
Address, Bucyrus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$17,612 44
Loans on mortgage security	562,900 00
Deposits in other building and loan associations	10,000 00
Total	$590,512 44
Interest due and uncollected	$92 31

LIABILITIES.

Running stock and dividends	$532,580 02
Reserve fund	30,000 00
Undivided profit fund	814 91
Borrowed money and accrued interest	15,000 00
Dividends payable Jan. 29, 1918	12,117 51
Total	$590,512 44
Interest due and uncollected	$92 31

RECEIPTS.

Dues on running stock	$324,087 53
Loans on mortgage security repaid	104,185 00
Loans on stock, certificates or pass-book security	2,900 00
Borrowed money	22,500 00
Interest	31,772 18
Transfer fees	2 25
Pass-books and initiation fees	186 55
Total	$485,633 51
Cash on hand at close of last fiscal year	27,682 75
Total	$513,316 26

DISBURSEMENTS.

Loans on mortgage security	$160,525 00
Loans on stock, certificates or pass-book security	2,900 00
Withdrawals of running stock and dividends	312,196 90
Borrowed money	7,500 00
Deposits in other building and loan associations	10,000 00
Interest on borrowed money	243 37
Taxes	3 64
Salaries of officers and directors	2,022 00
Office help, rent and legal services	90 00
All other expenses	222 91
Total	$495,703 82
Cash on hand	17,612 44
Total	$513,316 26

PROFIT AND LOSS—EARNINGS.

Interest	$31,772 18
Transfer fees	2 25
Pass-books and initiation fees	186 55
Total	$31,960 98

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$24,117 51
Reserve fund credit	5,000 00
Undivided profit credit	261 55
Interest on borrowed money	243 37
Salaries of officers and directors	2,022 00
Office help, rent and legal services	90 00
All other expenses	222 91
Taxes	3 64
Total	$31,960 98

Number of shares of stock in force	17,157
Capital subscribed and in force	$1,715,700 00
Number of stockholders	1,725
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	5,629
Par value of each share	$100 00
Number of borrowers	334
Plan of Association	Permanent

CRESTLINE BUILDING AND LOAN ASSOCIATION

OF CRESTLINE, CRAWFORD COUNTY.

Incorporated, October 23, 1891. Authorized capital, $1,000,000.00.

President, J. M. Winter.
Address, Crestline.
Treasurer, Jacob Babst.
Address, Crestline.

Secretary, J. H. Warden.
Address, Crestline.
Attorney, C. E. Dewald.
Address, Crestline.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$10,176 83
Loans on mortgage security	208,429 74
Furniture and fixtures	80 00
Real estate—office building	1,600 00
Due from borrowers for insurance and taxes	10 05
Deposits in other building and loan associations	16,000 00
Total	$236,296 62
Interest due and uncollected	$30 00

LIABILITIES.

Running stock and dividends	$123,566 85
Deposits and accrued interest	104,025 54
Reserve fund	5,926 69
Undivided profit fund	2,777 54
Total	$236,296 62
Interest due and uncollected	$30 00

RECEIPTS.

Dues on running stock	$31,331 56
Deposits	18,660 00
Loans on mortgage security repaid	74,385 51
Borrowed money	4,000 00
Real estate sold	25 00
Insurance and taxes refunded by borrowers	121 44
Interest	13,706 09
Pass-books and initiation fees	3 70
Rents from company's real estate	43 00
Deposits in other building and loan associations withdrawn	2,000 00
Total	$144,276 30
Cash on hand at close of last fiscal year	9,007 00
Total	$153,283 30

DISBURSEMENTS.

Loans on mortgage security	$74,400 00
Withdrawals of running stock and dividends	31,898 69
Withdrawals of deposits	7,925 00
Borrowed money	4,000 00
Deposits in other building and loan associations	18,000 00
Insurance and taxes paid for borrowers	122 44
Interest on deposits	4,532 30
Interest on borrowed money	16 16
Repairs on company's real estate	86 63
Salaries of officers and directors	1,816 00
Office help, rent and legal services	68 00
All other expenses	241 25
Total	$143,106 47
Cash on hand	10,176 83
Total	$153,283 30

PROFIT AND LOSS—EARNINGS.

Interest	$13,706 09
Pass-books and initiation fees	3 70
Rent from company's real estate	43 00
Total	$13,752 79

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,677 59
Dividends on mortgage loan credits	246 63
Reserve fund credit	345 08
Undivided profit credit	587 31
Interest on deposits	4,623 14
Interest on borrowed money	16 16
Salaries of officers and directors	1,816 00
Office help, rent and legal services	68 00
All other expenses	241 25
Repairs on company's real estate	86 63
Furniture and fixtures	20 00
Real estate	25 00
Total	$13,752 79

Number of shares of stock in force	5,948
Capital subscribed and in force	$594,800 00
Number of stockholders	593
Number of depositors	145
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	2,179
Par value of each share	$100 00
Number of borrowers	253
Plan of Association	Permanent

GALION BUILDING AND LOAN ASSOCIATION

OF GALION, CRAWFORD COUNTY.

Incorporated, February 11, 1888. **Authorized capital, $600,000.00.**

President, Joseph King.
Address, Galion.
Treasurer, B. E. Place.
Address, Galion.

Secretary, W. J. Geer.
Address, Galion.
Attorney, W. J. Geer.
Address, Galion.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,587 69
Loans on mortgage security	139,800 00
Furniture and fixtures	152 75
Real estate	3,912 86
Due from borrowers for insurance and taxes	518 93
Bonds	5,006 25
Total	$154,978 48
Interest due and uncollected	$102 57

LIABILITIES.

Running stock and dividends	$95,612 19
Credits on mortgage loans	38,871 17
Paid-up stock and dividends	796 00
Deposits and accrued interest	15,820 30
Reserve fund	2,339 98
Undivided profit fund	38 84
Due borrowers on unfinished buildings	1,500 00
Total	$154,978 48
Interest due and uncollected	$102 57

RECEIPTS.

Dues on running stock	$27,617 93
Deposits	6,700 00
Loans on mortgage security repaid	18,423 75
Borrowed money	7,700 00
Insurance and taxes refunded by borrowers	73 67
Interest	6,571 08
Pass-books and initiation fees	20 00
Rents from company's real estate	239 50
Total	$67,345 93
Cash on hand at close of last fiscal year	2,162 17
Total	$69,508 10

DISBURSEMENTS.

Loans on mortgage security	$21,225 00
Withdrawals of running stock and dividends	15,805 06
Withdrawals of deposits	4,450 00
Borrowed money	14,900 00
Insurance and taxes paid for borrowers	43 32
Dividends on paid-up stock	30 00
Interest on deposits	535 75
Interest on borrowed money	278 22
Repairs on company's real estate	116 02
Taxes	128 52
Salaries of officers and directors	1,042 00
All other expenses	207 52
Bonds purchased	5,006 25
Furniture and fixtures	152 75
Total	$63,920 41
Cash on hand	5,587 69
Total	$69,508 10

PROFIT AND LOSS—EARNINGS.

Interest	$6,571 08
Pass-books and initiation fees	20 00
Rent from company's real estate	239 50
Total	$6,830 58

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,956 77
Dividends on mortgage loan credits	172 31
Dividends on paid-up stock	38 00
Reserve fund credit	221 36
Undivided profit credit	38 84
Interest on deposits	631 02
Interest on borrowed money	278 22
Salaries of officers and directors	1,042 00
All other expenses	207 52
Taxes	128 52
Repairs on company's real estate	116 02
Total	$6,830 58

Number of shares of stock in force	1,659
Capital subscribed and in force	$331,960 00
Number of stockholders	378
Number of depositors	26
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	699
Par value of each share	$200 00
Number of borrowers	101
Plan of Association	Permanent

HOME SAVINGS AND LOAN COMPANY
OF GALION, CRAWFORD COUNTY.

Incorporated, June 9, 1891.
President, Albe Moe.
Address, Galion

Authorized capital, $2,000,000.00.
Secretary, A. W. Monroe.
Address, Galion.
Attorney, R. W. Johnston.
Address, Galion.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 31, 1918.

ASSETS.

Cash on hand	$31,559 16
Loans on mortgage security	963,968 48
Loans on stock, certificates or pass-book security	26,786 50
Real estate	9,436 00
Real estate sold on contract	8,575 00
Due from borrowers for insurance and taxes	1,735 69
Liberty loan bonds	12,300 00
Total	$1,054,360 83
Interest due and uncollected	$1,274 64

RECEIPTS.

Dues on running stock	$35,766 35
Deposits	351,052 63
Loans on mortgage security repaid	137,457 66
Loans on stock, certificates or pass-book security	27,149 25
Real estate sold	5,775 00
Real estate sold on contract	489 36
Insurance and taxes refunded by borrowers	820 28
Interest	59,893 40
Fines	77 96
Transfer fees	5 00
Pass-books and initiation fees	17 25
Rents from company's real estate	1,006 50
Sale of bonds	17,700 00
Other receipts	95 25
Christmas club	15,267 16
Total	$652,573 05
Cash on hand at close of last fiscal year	47,323 91
Total	$699,896 96

PROFIT AND LOSS—EARNINGS.

Interest	$59,893 40
Fines	77 96
Transfer fees	5 00
Pass-books and initiation fees	17 25
Rents from company's real estate	1,006 50
Finance committee fees	95 25
Total	$61,095 36

Number of shares of stock in force	10,493
Capital subscribed and in force	$1,049,300 00
Number of stockholders	775
Number of depositors	2,401
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$138,092 74
Credits on real estate sold on contract	1,809 99
Deposits and accrued interest	827,067 55
Reserve fund	28,960 93
Undivided profit fund	12,000 00
Due borrowers on unfinished buildings	11,869 02
Deposits from other building and loan associations	20,000 00
Deposits from other financial institutions	6,000 00
Christmas club	8,560 60
Total	$1,054,360 83
Interest due and uncollected	$1,274 64

DISBURSEMENTS.

Loans on mortgage security	$170,448 11
Loans on stock, certificates or pass-book security	27,686 65
Contingent fund	1,900 00
Withdrawals of running stock and dividends	60,783 27
Withdrawals of deposits	261,174 01
Borrowed money	20,000 00
Insurance and taxes paid for borrowers	513 65
Real estate (purchase price)	9,186 00
Real estate on contract	3,000 00
Interest on deposits	34,775 73
Interest on borrowed money	91 66
Repairs on company's real estate	662 22
Taxes	302 87
Salaries of officers and directors	6,068 00
Office help, rent and legal services	2,160 00
All other expenses	923 44
Deposits by other building and loan associations withdrawn	25,000 00
Bonds purchased	30,000 00
Christmas club	13,662 19
Total	$668,337 80
Cash on hand	31,559 16
Total	$699,896 96

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,463 86
Dividends on mortgage loan credits	1,227 22
Reserve fund credit	2,536 02
Undivided profit credit	3,500 00
Interest on deposits	37,160 07
Interest on borrowed money	91 66
Salaries of officers and directors	6,068 00
Office help, rent and legal services	2,160 00
All other expenses	923 44
Taxes	302 87
Repairs on company's real estate	662 22
Total	$61,095 36

Number of shares loaned upon	8,773
Par value of each share	$100 00
Number of borrowers	525
Plan of Association	Permanent

SUBURBAN BUILDING, LOAN AND SAVINGS COMPANY

OF BEREA, CUYAHOGA COUNTY.

Incorporated, March 10, 1916.

Authorized capital, $100,000.00.

President, John C. Marting.
Address, Berea.

Secretary, Hervey E. Miller.
Address, Berea.
Attorney, George C. Hansen.
Address, 635 Society for Savings, Cleveland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,329 67
Loans on mortgage security	34,781 31
Loans on stock, certificates or pass-book security	300 00
Deposits in other financial institutions	20,000 00
Total	$56,410 98
Interest due and uncollected	$237 06

LIABILITIES.

Running stock and dividends	$2,076 90
Paid-up stock and dividends	22,763 84
Deposits and accrued interest	19,149 85
Reserve fund	1,000 00
Undivided profit fund	231 29
Due borrowers on unfinished buildings	11,189 10
Total	$56,410 98
Interest due and uncollected	$237 06

RECEIPTS.

Dues on running stock	$18,319 21
Deposits	37,997 16
Credits on mortgage loans	8,650 08
Borrowed money	4,000 00
Interest	1,596 48
Premium	1,024 11
Total	$71,587 04
Cash on hand at close of last fiscal year	80 47
Total	$71,667 51

DISBURSEMENTS.

Loans on mortgage security	$26,272 36
Loans on stock, certificates or pass-book security	300 00
Withdrawals of running stock and dividends	10 00
Withdrawals of deposits	18,847 31
Borrowed money	4,000 00
Deposits in other financial institutions	20,000 00
Dividends on paid-up stock	587 23
Interest on borrowed money	25 09
Taxes	11 85
Salaries of officers and directors	284 00
Total	$70,337 84
Cash on hand	1,329 67
Total	$71,667 51

PROFIT AND LOSS—EARNINGS.

Interest	$1,596 48
Premium	1,024 11
Total	$2,620 59

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$760 95
Dividends on paid-up stock	563 84
Reserve fund credit	773 24
Undivided profit credit	201 62
Interest on borrowed money	25 09
Salaries of officers and directors	284 00
Taxes	11 85
Total	$2,620 59

Number of shares of stock in force	659
Capital subscribed and in force	$65,900 00
Number of stockholders	75
Number of depositors	4
Rate per cent. interest charged	7.98
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	5 or less

Number of shares loaned upon	4
Par value of each share	$100 00
Number of borrowers	24
Plan of Association	Permanent

ATLAS SAVINGS AND LOAN COMPANY
OF CLEVELAND.

Incorporated, April 20, 1915. Authorized capital, $500,000.00.

President, J. F. Rybak, D. D. S.
Address, 1110 Euclid Ave.
Treasurer, George S. Gynn.
Address, 3254 East 55th St. S. E.

Secretary, Anton E. Sicha.
Address, 6513 Mona Ave.
Attorney, George Palda.
Address, 414 Engineer's Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$49,565 04
Loans on mortgage security	396,680 00
Loans on stock, certificates or pass-book security	85 00
Furniture and fixtures	1,000 00
Bonds—Liberty	250 00
Atlas Liberty Bond Club	2,286 00
Total	$449,866 04

RECEIPTS.

Dues on running stock	$50,212 80
Paid-up stock	76,800 00
Deposits	276,896 73
Credits on mortgage loans	19,861 77
Loans on mortgage security repaid	50,805 22
Loans on stock, certificates or pass-book security	2 50
Loans on all other security repaid	475 00
Unfinished building account	280,903 18
Borrowed money	10,000 00
Borrowers expense	2,209 70
Interest	19,917 55
Membership fees	1,143 00
Transfer fees	43 25
Rents from company's lease	941 00
Sale of bonds—Atlas Liberty bond Club	16,214 00
Furniture and fixtures	11 00
Miscellaneous earnings	1,704 59
Total	$808,141 29
Cash on hand at close of last fiscal year	4,302 22
Total	$812,443 51

PROFIT AND LOSS—EARNINGS.

Interest	$19,917 55
Membership fees	1,143 00
Transfer fees	43 25
Rents from company's lease	941 00
Miscellaneous	1,704 59
Total	$23,749 39

Number of shares of stock in force	3,234
Capital subscribed and in force	$323,400 00
Number of stockholders	229
Number of depositors	284
Rate per cent. interest charged	7 and 8
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Running stock and dividends	$51,663 35
Permanent (non-withdrawable) stock	114,132 64
Deposits and accrued interest	231,171 62
Reserve fund	2,000 00
Undivided profit fund	3,936 17
Borrowed money and accrued interest	10,000 00
Due borrowers on unfinished buildings	36,962 26
Total	$449,866 04

DISBURSEMENTS.

Loans on mortgage security	$342,537 27
Loans on stock, certificates or pass-book security	85 00
Loans on all other security	475 00
Unfinished building account	248,143 13
Withdrawals of running stock and dividends	28,414 26
Withdrawals of paid-up stock	3,000 00
Withdrawals of deposits	103,817 71
Borrowed money	5,000 00
Interest on Liberty Bonds (Atlas Club)	15 88
Membership fees refunded	30 00
Furniture and fixtures	322 83
Borrowers expense	2,209 70
Dividends on paid-up stock	2,367 46
Interest on deposits	2,776 68
Interest on borrowed money	175 71
Repairs on company's leased quarters	350 28
Taxes	3 10
Salaries of officers and directors	1,840 10
Office help, rent and legal services	1,834 15
All other expenses	730 21
Bonds purchased—Liberty	250 00
Bonds purchased—Atlas Liberty Bond Club	18,500 00
Total	$762,878 47
Cash on hand	49,565 04
Total	$812,443 51

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,651 98
Interest on Liberty Bonds, Atlas Club	15 88
Dividends on paid-up stock	5,074 62
Reserve fund credit	1,800 00
Undivided profit credit	2,617 64
Interest on deposits	5,753 89
Interest on borrowed money	175 71
Salaries of officers and directors	1,840 10
Office help, rent and legal services	1,834 15
All other expenses	730 21
Taxes	3 10
Repairs on Company's leased quarters	350 28
Furniture and fixtures	871 83
Membership fees refunded	30 00
Total	$23,749 39

Number of shares loaned upon	10
Par value of each share	$100 00
Number of borrowers	159
Plan of Association	Permanent

BIG FIVE SAVINGS AND LOAN COMPANY

OF CLEVELAND.

Incorporated, September 27, 1916.

Authorized capital, $500,000.00.

President, A. H. Bramson.
Address, Riverside Drive, West Park, O.
Treasurer, J. L. Chapman.
Address, 1265 Beach St., Lakewood, O.

Secretary, Charles B. Colen.
Address, 5808 Longfellow Ave.
Attorney, Geo. C. Hansen.
Address, 635 Society for Savings Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$789 37
Loans on mortgage security	7,939 56
Furniture and fixtures	1,418 44
Bonds—Liberty	58 00
Deposits in other financial institutions	670 54
Total	$10,875 91

LIABILITIES.

Running stock and dividends	$1,557 00
Deposits and accrued interest	1,753 98
Reserve fund	32 31
Undivided profit fund	653 89
Borrowed money and accrued interest	913 93
Due borrowers on unfinished buildings	5,948 80
Liberty bonds	16 00
Total	$10,875 91

RECEIPTS.

Dues on running stock	$1,557 00
Deposits	3,669 93
Credits on mortgage loans	60 44
Unfinished building account	8,000 00
Borrowed money	913 93
Interest	99 56
Premium	3,330 00
Sale of bonds—Liberty	16 00
Total	$17,646 86

DISBURSEMENTS.

Loans on mortgage security	$8,000 00
Unfinished building account	2,051 20
Withdrawals of deposits	1,915 95
Deposits in other financial institutions	670 54
Interest on deposits	12 82
Salaries of officers and directors	440 00
Office help, rent and legal services	40 00
All other expenses	2,250 54
Bonds purchased—Liberty	58 00
Furniture and fixtures	1,418 44
Total	$16,857 49
Cash on hand	789 37
Total	$17,646 86

PROFIT AND LOSS—EARNINGS.

Interest	$99 56
Premium	3,330 00
Total	$3,429 56

PROFIT AND LOSS—DISTRIBUTION.

Reserve fund credit	$34 31
Undivided profit credit	651 89
Interest on deposits	12 82
Salaries of officers and directors	440 00
Office help, rent and legal services	40 00
All other expenses	2,250 54
Total	$3,429 56

Number of shares of stock in force	1,605
Capital subscribed and in force	$160,500 00
Number of stockholders	45
Number of depositors	93
Rate per cent. interest charged	7
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	2
Plan of Association	Permanent

BROOKLYN BUILDING AND LOAN ASSOCIATION COMPANY
OF CLEVELAND, CUYAHOGA COOUNTY.

Incorporated, May 1, 1887.
President, Peter Berkes.
Address, 1553 E. 84th St.
Treasurer, W. P. Chard.
Address, 1803 E. 25th St., N. E.

Authorized capital, $2,000,000.00.
Secretary, Charles H. Eichhorn.
Address, 440 Broadway.
Attorneys, Smith, Taft, Arter & Smith.
Address, Marshall Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 21, 1917.

ASSETS.

Cash on hand	$12,689 99
Loans on mortgage security	246,139 46
Loans on stock, certificates or pass-book security	2,200 00
Real estate	3,550 00
Real estate sold on contract	4,793 84
Due from borrowers for insurance and taxes	1,784 60
Bonds—Liberty	1,000 00
Total	$272,157 89
Interest due and uncollected	$2,352 36

RECEIPTS.

Dues on running stock	$15,240 16
Paid-up stock	4,800 00
Deposits	24,600 06
Credits on mortgage loans	682 06
Loans on mortgage security repaid	35,460 88
Loans on stock, certificates or pass-book security	90 00
Unfinished building account	60,215 55
Borrowed money	30,000 00
Real estate sold on contract	290 00
Insurance and taxes refunded by borrowers	511 77
Interest	17,156 62
Premium	87 16
Fines	20 00
Pass-books and initiation fees	58 80
Rents from company's real estate	257 80
Interest from bank	383 95
Returned taxes	71 20
Total	$189,926 01
Cash on hand at close of last fiscal year	17,528 71
Total	$207,454 72

PROFIT AND LOSS—EARNINGS.

Interest	$17,156 62
Premium	87 16
Fines	20 00
Pass-books and initiation fees	58 80
Rents from company's real estate	257 80
Interest from bank	383 95
Returned taxes	71 20
Interest due on deposits August 21, 1916	1,222 45
Interest due on borrowed money August 21, 1916	488 91
Total	$19,746 89

Number of shares of stock in force	2,852
Capital subscribed and in force	$570,490 00
Number of stockholders	246
Number of depositors	57
Rate per cent. interest charged	7 and 8
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$86,706 77
Credits on mortgage loans	4,087 48
Paid-up stock and dividends	65,425 32
Deposits and accrued interest	68,660 68
Reserve fund	6,712 85
Undivided profit fund	2,804 82
Borrowed money and accrued interest	21,493 44
Due borrowers on unfinished buildings	6,266 53
Deposits from other financial institutions	10,000 00
Total	$272,157 89
Interest due and uncollected	$2,352 36

DISBURSEMENTS.

Loans on mortgage security	$67,500 00
Unfinished building account	53,949 02
Withdrawals of running stock and dividends	8,902 60
Withdrawals of paid-up stock	200 00
Withdrawals of deposits	21,974 28
Borrowed money	30,000 00
Insurance and taxes paid for borrowers	523 40
Dividends on paid-up stock	3,366 41
Interest on deposits	2,622 56
Interest on borrowed money	1,393 21
Repairs on company's real estate	139 76
Taxes on land contract	57 39
Salaries of officers and directors	1,241 00
Office help, rent and legal services	1,530 37
All other expenses	364 73
Bonds purchased	1,000 00
Total	$194,764 73
Cash on hand	12,689 99
Total	$207,454 72

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,571 56
Dividends on mortgage loan credits	148 77
Dividends on paid-up stock	3,575 37
Reserve fund credit	500 00
Undivided profit credit	1,072 77
Interest on deposits	2,622 56
Interest on borrowed money	1,393 21
Salaries of officers and directors	1,241 00
Office help, rent and legal services	1,530 37
All other expenses	364 73
Taxes on land contract	57 39
Repairs on company's real estate	139 76
Interest due on deposits	2,035 96
Interest due on borrowed money	493 44
Total	$19,746 89

Number of shares loaned upon	1,578
Par value of each share	$200 00
Number of borrowers	101
Plan of Association	Permanent

CECH SAVINGS AND LOAN ASSOCIATION
OF CLEVELAND.

Incorporated, May 24, 1907. Authorized capital, $1,000,000.00.

President, Peter P. Hasek.
Address, 3911 Carlyle Ave.

Secretary, P. V. Kalina.
Address, 3132 W. 41st St.
Attorney, John P. Kalina.
Address, 4005 Hyde Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$4,651 48
Loans on mortgage security	466,380 87
Furniture and fixtures	235 14
Due from borrowers for insurance and taxes	204 67
Bonds—Liberty bonds, 2d issue	500 00
War savings stamps	100 00
Liberty bonds, 2d issue	474 61
Total	$472,546 77
Interest due and uncollected	$490 00

LIABILITIES.

Running stock and dividends	$127,437 17
Deposits and accrued interest	300,217 19
Reserve fund	4,146 27
Undivided profit fund	2,246 14
Borrowed money and accrued interest	5,000 00
Due borrowers on unfinished buildings	33,500 00
Total	$472,546 77
Interest due and uncollected	$490 00

RECEIPTS.

Dues on running stock	$99,139 02
Deposits	218,325 67
Loans on mortgage security repaid	75,209 40
Borrowed money	27,000 00
Insurance and taxes refunded by borrowers	577 61
Interest	24,925 93
Fines	8 00
Pass-books and initiation fees	315 25
Total	$445,500 88
Cash on hand at close of last fiscal year	208 90
Total	$445,709 78

DISBURSEMENTS.

Loans on mortgage security	$87,961 12
Withdrawals of running stock and dividends	89,663 70
Withdrawals of deposits	150,689 45
Borrowed money	58,000 00
Insurance and taxes paid for borrowers	602 79
Interest on borrowed money	3,224 68
Salaries of officers and directors	3,450 00
Office help, rent and legal services	280 00
All other expenses	876 81
Deposits by other building and loan associations withdrawn	45,000 00
Bonds purchased—Liberty	974 61
War savings stamps	100 00
Furniture and fixtures	235 14
Total	$441,058 30
Cash on hand	4,651 48
Total	$445,709 78

PROFIT AND LOSS—EARNINGS.

Interest	$24,925 93
Fines	8 00
Pass-books and initiation fees	315 25
Transferred from undivided profit fund	1,162 14
Total	$26,411 32

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,091 30
Reserve fund credit	575 18
Undivided profit credit	708 35
Interest on deposits	12,102 80
Interest on borrowed money	3,224 68
Salaries of officers and directors	3,450 00
Office help, rent and legal services	280 00
All other expenses	876 81
Furniture and fixtures charged off	102 20
Total	$26,411 32

Number of shares of stock in force	3,240
Capital subscribed and in force	$648,000 00
Number of stockholders	556
Number of depositors	980
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	2,354
Par value of each share	$200 00
Number of borrowers	254
Plan of Association	Permanent

CENTRAL SAVINGS AND LOAN COMPANY OF CLEVELAND

OF CLEVELAND.

Incorporated, August 4, 1914.

Authorized capital, $1,000,000.00.

President, Geo. D. Koch.
Address, 15315 Detroit Ave.
Treasurer, Byron W. Jackson.
Address, 5 Roxford Road.

Secretary, Frank L. Thurber.
Address, 1536 Clarance Ave.
Attorney, John H. Hogg.
Address, 773 E. 89th Street.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$8,372 05
Loans on mortgage security	110,694 98
Furniture and fixtures	500 00
Bonds—Liberty	1,600 00
Interest paid on loan	154 71
Total	$121,321 74
Interest due and uncollected	$28 40

LIABILITIES.

Running stock and dividends	$51,726 37
Paid-up stock and dividends	18,435 30
Deposits and accrued interest	1,268 87
Reserve fund	239 30
Undivided profit fund	771 43
Borrowed money and accrued interest	22,734 42
Due borrowers on unfinished buildings	26,146 05
Total	$121,321 74
Interest due and uncollected	$28 40

RECEIPTS.

Dues on running stock	$45,481 78
Paid-up stock	16,800 00
Deposits	1,944 00
Credits on mortgage loans	1,005 02
Loans on mortgage security repaid	33,810 00
Unfinished building account	131,421 39
Borrowed money	22,500 00
Interest	4,416 15
Premium	7,215 00
Affidavit fees	339 00
Appraisers' and inspection fees	1,094 00
Furniture and fixtures	37 00
Total	$266,063 34
Cash on hand at close of last fiscal year	3,739 95
Total	$269,803 29

DISBURSEMENTS.

Loans on mortgage security	$129,210 00
Unfinished building account	114,160 26
Withdrawals of running stock and dividends	6,350 33
Withdrawals of deposits	684 00
Dividends on paid-up stock	303 84
Furniture and fixtures	622 58
Interest on borrowed money	160 00
Affidavit fees	299 00
Office help, rent and legal services	1,220 45
All other expenses	6,447 28
Bonds purchased—U. S. Liberty	1,600 00
Appraisers and inspector fees	373 50
Total	$261,431 24
Cash on hand	8,372 05
Total	$269,803 29

PROFIT AND LOSS—EARNINGS.

Interest	$4,416 15
Premium	7,215 00
Affidavit fees	339 00
Inspection fees	1,094 00
Total	$13,064 15

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,448 42
Dividends on paid-up stock	939 14
Reserve fund credit	232 77
Undivided profit credit	771 43
Interest on deposits	6 87
Interest on borrowed money	239 71
Office help, rent and legal services	1,220 45
All other expenses	6,447 28
Affidavit fees	299 00
Appraisement and inspection fees	373 50
Furniture and fixtures	85 58
Total	$13,064 15

Number of shares of stock in force	5,436
Capital subscribed and in force	$543,600 00
Number of stockholders	382
Number of depositors	17
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	38
Plan of Association	Permanent

CITY SAVINGS AND LOAN COMPANY
OF CLEVELAND.

Incorporated, June 2, 1914. Authorized capital, $2,500,000.00.

President, David W. Teachout.
Address, 331 Prospect Ave.
Treasurer, E. E. Creswell.
Address, Union National Bank.

Secretary, Carl R. Brown.
Address, City Savings and Loan Co.
Attorney, Arthur H. Hill.
Address, 504 American Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$25,752 80
Loans on mortgage security	927,625 00
Loans on stock, certificates or pass-book security	11,319 00
Furniture and fixtures	2,904 87
Bond—Liberty	500 00
Total	$968,101 67
Interest due and uncollected	$3,449 79

LIABILITIES.

Running stock and dividends	$372,285 52
Credits on mortgage loans	15,130 30
Paid-up stock and dividends	200,400 00
Deposits and accrued interest	191,299 50
Reserve fund	2,846 48
Undivided profit fund	8,304 79
Borrowed money and accrued interest	125,343 75
Due borrowers on unfinished buildings	51,992 88
Advance payments on real estate loans	498 45
Total	$968,101 67
Interest due and uncollected	$3,449 79

RECEIPTS.

Dues on running stock	$305,008 88
Paid-up stock	128,000 00
Deposits	292,426 01
Credits on mortgage loans	13,827 81
Loans on mortgage security repaid	245,865 74
Loans on stock, certificates or pass-book security	29,797 78
Unfinished building account	678,789 72
Borrowed money	275,000 00
Pocket savings banks	4 65
Interest	54,803 33
Reserve for interest on deposits	4,279 75
Miscellaneous	11,830 65
Total	$2,039,633 82
Cash on hand at close of last fiscal year	95,908 41
Total	$2,135,542 23

DISBURSEMENTS.

Loans on mortgage security	$683,873 36
Loans on stock, certificates or pass-book security	33,889 03
Unfinished building account	771,783 99
Withdrawals of running stock and dividends	147,097 68
Withdrawals of deposits	214,224 76
Borrowed money	200,000 00
Savings—Coin	363 50
Pocket savings banks	12 40
Adjustment accounts	1,691 97
Dividends on installment st	20,640 77
Dividends on paid-up stock	11,617 49
Interest on deposits	7,777 94
Interest on borrowed money	2,623 61
Salaries of officers and directors	1,435 00
Office help, rent and legal services	4,999 27
All other expenses	4,018 50
Furniture and fixtures	3,240 16
Bonds purchased—Liberty	500 00
Total	$2,109,789 43
Cash on hand	25,752 80
Total	$2,135,542 23

PROFIT AND LOSS—EARNINGS.

Interest	$54,304 88
Surplus in expense accounts	3,527 97
Fees accounts	5,815 98
Total	$63,648 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$20,640 77
Dividends on paid-up stock	11,617 49
Reserve fund credit	2,009 14
Undivided profit credit	5,915 09
Interest on deposits	7,777 94
Interest on borrowed money	2,623 61
Salaries of officers and directors	1,435 00
Office help, rent and legal services	4,999 27
All other expenses	1,670 17
Adjustment accounts	1,691 97
Savings—Coin	363 50
Furniture and fixtures	2,904 88
Total	$63,648 83

Number of shares of stock in force	25,000
Capital subscribed and in force	$2,500,000 00
Number of stockholders	1,729
Number of depositors	2,308
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	280
Plan of Association	Permanent

CLEVELAND LITHUANIAN BUILDING AND LOAN ASSOCIATION OF CLEVELAND.

Incorporated March 20, 1909.

Authorized capital, $250,000.00.

President, Juozas Urbszaitis.
Address, 1087 E. 68th St.
Treasurer, A. B. Bartoszewicz.
Address, 2006 St. Clair Ave.

Secretary, Steve S. Zaborskis.
Address, 3401 Orange Ave.
Attorney, S. Peskind.
Address, 814-16 Citizens' Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$6,705 86
Loans on mortgage security	92,796 27
Loans on stock, certificates or pass-book security	1,465 00
Real estate	3,250 00
Bonds	300 00
Total	$104,517 13

LIABILITIES.

Running stock and dividends	$33,501 61
Paid-up stock and dividends	5,500 00
Deposits and accrued interest	63,995 39
Reserve fund	825 00
Undivided profit fund	695 13
Total	$104,517 13

RECEIPTS.

Dues on running stock	$13,032 23
Paid-up stock	1,200 00
Deposits	47,607 62
Loans on mortgage security repaid	24,177 17
Loans on stock, certificates or pass-book security	2,750 00
Borrowed money	2,000 00
Interest	6,396 23
Transfer fees	2 50
Pass-books and initiation fees	88 00
Rents from company's real estate	252 00
Total	$97,505 75
Cash on hand at close of last fiscal year	3,991 44
Total	$101,497 19

DISBURSEMENTS.

Loans on mortgage security	$38,728 04
Loans on stock, certificates or pass-book security	3,038 00
Withdrawals of running stock and dividends	15,440 06
Withdrawals of paid-up stock	400 00
Withdrawals of deposits	30,755 91
Borrowed money	2,000 00
Dividends on paid-up stock	330 00
Interest on deposits	2,700 03
Interest on borrowed money	30 00
Repairs on company's real estate	52 62
Taxes	47 43
Salaries of officers and directors	765 00
Office help, rent and legal services	10 00
All other expenses	194 24
Bonds purchased	300 00
Total	$94,791 33
Cash on hand	6,705 86
Total	$101,497 19

PROFIT AND LOSS—EARNINGS.

Interest	$6,396 23
Transfer fees	2 50
Pass-books and initiation fees	88 00
Rent from company's real estate	252 00
Total	$6,738 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,839 23
Dividends on mortgage loan credits	195 99
Dividends on paid-up stock	330 00
Reserve fund credit	183 00
Undivided profit credit	391 19
Interest on deposits	2,700 03
Interest on borrowed money	30 00
Salaries of officers and directors	765 00
Office help, rent and legal services	10 00
All other expenses	194 24
Taxes	47 43
Repairs on company's real estate	52 62
Total	$6,738 73

Number of shares of stock in force	1,103
Capital subscribed and in force	$110,300 00
Number of stockholders	154
Number of depositors	233
Rate per cent. interest charged	6.76
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	75
Par value of each share	$100 00
Number of borrowers	42
Plan of Association	Permanent

CLEVELAND SAVINGS AND LOAN COMPANY

OF CLEVELAND.

Incorporated, March 4, 1896. Authorized capital, $1,000,000.00.

President, Wm. R. Creer.
Address, 602 East Superior Ave
Treasurer, J. C. Nicholls.
Address, 602 E. Superior Ave.

Secretary, J. J. Sullivan.
Address, 602 E. Superior Ave.
Attorney, James Quayle.
Address, 602 E. Superior Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$45,267 65
Loans on mortgage security	1,986,904 82
Loans on stock, certificates or pass-book security	2,880 00
Loans on all other security	2,610 00
Due from borrowers for insurance and taxes	224 94
Bonds	14,650 00
Deposits in other building and loan associations	5,000 00
Total	$2,057,537 41
Interest due and uncollected	$2,612 11

LIABILITIES.

Paid-up stock and dividends	$262,500 00
Deposits and accrued interest	1,359,720 18
Reserve fund	150,000 00
Undivided profit fund	40,596 80
Due borrowers on unfinished buildings	149,720 43
Deposits from other building and loan associations	70,000 00
Deposits from other financial institutions	25,000 00
Total	$2,057,537 41
Interest due and uncollected	$2,612 11

RECEIPTS.

Deposits	$1,360,674 02
Loans on mortgage security repaid	601,180 68
Loans on stock, certificates or pass-book security	1,285 00
Loans on all other security repaid	16,329 36
Deposits from other building and loan associations	62,000 00
Insurance and taxes refunded by borrowers	3,283 14
Interest	135,540 39
Safety deposit boxes	180 00
Excise tax refunded	303 98
Deposits in other building and loan associations withdrawn	10,000 00
Sale of bonds	172,350 00
Total	$2,363,126 57
Cash on hand at close of last fiscal year	203,377 50
Total	$2,566,504 07

DISBURSEMENTS.

Loans on mortgage security	$711,385 74
Loans on stock, certificates or pass-book security	1,650 00
Loans on all other security	4,600 00
Withdrawals of deposits	1,447,235 08
Deposits in other building and loan associations	5,000 00
Insurance and taxes paid for borrowers	3,152 97
Dividends on paid-up stock	27,500 00
Interest on deposits	22,804 36
Salaries of officers and directors	12,060 00
Office help, rent and legal services	10,250 00
All other expenses	5 598 27
Deposits by other building and loan associations withdrawn	73,000 00
Deposits by other financial institutions withdrawn	10,000 00
Bonds purchased	187,000 00
Total	$2,521,236 42
Cash on hand	45,267 65
Total	$2,566,504 07

PROFIT AND LOSS—EARNINGS.

Interest	$135,540 39
Safety deposit boxes	180 00
Excise tax refunded	303 98
Total	$136,024 37

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$25,000 00
Undivided profit credit	23,530 20
Interest on deposits	59,585 90
Salaries of officers and directors	12,060 00
Office help, rent and legal services	10,250 00
All other expenses	5,598 27
Total	$136,024 37

Number of shares of stock in force	2,500
Capital subscribed and in force	$250,000 00
Number of stockholders	129
Number of depositors	2,472
Rate per cent. interest charged	5, 6 and 7
Rate per cent. dividend declared to running and paid-up stock	10
Rate per cent. interest paid on deposits	4 to 5½

Par value of each share	$100 00
Number of borrowers	623
Plan of Association	Permanent

COSMOPOLITAN SAVINGS AND LOAN COMPANY
OF CLEVELAND.

Incorporated, February 15, 1915.

Authorized capital, $500,000.00.

President, George B. Durell.
Address, 701 Swetland Building.
Treasurer, C. W. Ehrke.
Address, 5808 Whittier Avenue.

Secretary, F. B. Wadhams.
Address, 1539 East 55th St.
Attorney, Hugo E. Vargo.
Address, 929 Society for Savings Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,009 68
Loans on mortgage security	21,522 50
Loans on stock, certificates or pass-book security	21 60
Furniture and fixtures	280 00
Total	$24,833 78

LIABILITIES.

Running stock and dividends	$13,960 00
Paid-up stock and dividends	2,300 00
Deposits and accrued interest	2,389 12
Reserve fund	56 60
Borrowed money and accrued interest	5,000 00
Due borrowers on unfinished buildings	1,128 06
Total	$24,833 78

RECEIPTS.

Dues on running stock	$7,535 00
Paid-up stock	500 00
Deposits	3,528 84
Credits on mortgage loans	486 06
Loans on mortgage security repaid	5,393 95
Loans on stock, certificates or pass-book security	115 00
Unfinished building account	14,900 00
Borrowed money	5,000 00
Interest	1,260 08
Transfer fees	32 80
Pass-books and initiation fees	765 00
Total	$39,516 73
Cash on hand at close of last fiscal year	1,335 25
Total	$40,851 98

DISBURSEMENTS.

Loans on mortgage security	$14,900 00
Loans on stock, certificates or pass-book security	136 60
Unfinished building account	13,771 94
Withdrawals of running stock and dividends	2,340 00
Withdrawals of deposits	2,616 72
Borrowed money	2,000 00
Interest on deposits	65 99
Interest on borrowed money	115 33
Office help, rent and legal services	1,320 25
All other expenses	295 47
Furniture and fixtures	280 00
Total	$37,842 30
Cash on hand	3,009 68
Total	$40,851 98

PROFIT AND LOSS—EARNINGS.

Interest	$1,260 08
Transfer fees	32 80
Pass-books and initiation fees	765 00
Total	$2,057 88

PROFIT AND LOSS—DISTRIBUTION.

Reserve fund credit	$56 60
Interest on deposits	65 99
Interest on borrowed money	115 33
Office help, rent and legal services	1,320 25
All other expenses	295 47
Loss 1916	204 24
Total	$2,057 88

Number of shares of stock in force	1,396
Capital subscribed and in force	$139,600 00
Number of stockholders	162
Number of depositors	11
Rate per cent. interest charged	8
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	8
Plan of Association	Permanent

CUYAHOGA SAVINGS AND LOAN COMPANY
OF CLEVELAND.

Incorporated, January 12, 1893. Authorized capital, $300,000.00.

President, Davis Hawley.
Address, 108 The Arcade.
Treasurer, L. J. Cameron.
Address, Central National Bank.

Secretary, W. C. Leverenz.
Address, 108 The Arcade.
Attorney, George H. Schwan.
Address, 417 Cuyahoga Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$35,383 28
Loans on mortgage security	1,047,998 20
Loans on stock, certificates or passbook security	14,360 00
Bonds	10,000 00
Total	$1,107,741 48
Interest due and uncollected	$137 54

LIABILITIES.

Paid-up stock and dividends	$312,000 00
Deposits and accrued interest	521,783 94
Reserve fund	95,000 00
Undivided profit fund	5,040 77
Due borrowers on unfinished buildings	113,916 77
Deposits from other building and loan associations	10,000 00
Deposits from other financial institutions	50,000 00
Total	$1,107,741 48
Interest due and uncollected	$137 54

RECEIPTS.

Deposits	$354,039 25
Loans on mortgage security repaid	448,738 04
Loans on stock, certificates or passbook security	3,700 00
Unfinished building account	43,421 75
Borrowed money	15,000 00
Deposits from other building and loan associations	10,000 00
Deposits from other financial institutions	30,000 00
Insurance and taxes refunded by borrowers	46 31
Interest	71.123 51
Loan fees	838 45
Tax refund	72 50
Sale of bonds	10,000 00
Miscellaneous earnings	849 38
Total	$987,829 19
Cash on hand at close of last fiscal year	109,384 19
Total	$1,097,213 38

DISBURSEMENTS.

Loans on mortgage security	$606,205 39
Loans on stock, certificates or passbook security	800 00
Withdrawals of deposits	284,032 73
Borrowed money	15,000 00
Insurance and taxes paid for borrowers	46 31
Dividends on paid-up stock	24,000 00
Interest on deposits	25,502 01
Interest on borrowed money	107 41
Salaries of officers and directors	7,025 00
Office help, rent and legal services	2,502 50
All other expenses	1,308 75
Deposits by other building and loan associations withdrawn	25,000 00
Deposits by other financial institutions withdrawn	50,000 00
Bonds purchased	20,000 00
Undivided profits account	300 00
Total	$1,061,830 10
Cash on hand	35,383 28
Total	$1,097,213 38

PROFIT AND LOSS—EARNINGS.

Interest	$71,123 51
Loan fees	838 45
Tax refund	72 50
Miscellaneous earnings	849 38
Total	$72,883 84

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$24,000 00
Reserve fund credit	8,068 14
Undivided profit credit	2,157 63
Interest on deposits	27,714 41
Interest on borrowed money	107 41
Salaries of officers and directors	7,025 00
Office help, rent and legal services	2,502 50
All other expenses	1,308 75
Total	$72,883 84

Number of shares of stock in force	3,000
Capital subscribed and in force	$300,000 00
Number of stockholders	141
Number of depositors	653
Rate per cent. interest charged	7 and 8
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	297
Plan of Association	Permanent

THE DENISON-HARVARD SAVINGS AND LOAN COMPANY OF CLEVELAND.

Incorporated, May 13, 1912. **Authorized capital, $200,000.00.**

President, William R. Coates.
Address, 3304 Archwood Ave.
Treasurer, B. T. Wilmot.
Address, Bay Village.

Secretary, Geo. J. Heffner.
Address, 3302 Trowbridge Ave.
Attorney, Herbert J. Coates.
Address, 1630 Mentor Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 31, 1917.

ASSETS.

Cash on hand	$5,016 18
Loans on mortgage security	57,586 94
Loans on stock, certificates or pass-book security	2,464 92
Furniture and fixtures	140 16
Total	$65,208 20
Interest due and uncollected	$258 19

LIABILITIES.

Running stock and dividends	$40,366 09
Deposits and accrued interest	12,170 75
Reserve fund	202 30
Undivided profit fund	246 19
Borrowed money and accrued interest	3,000 00
Due borrowers on unfinished buildings	9,222 87
Total	$65,208 20
Interest due and uncollected	$258 19

RECEIPTS.

Dues on running stock	$13,269 93
Deposits	17,097 13
Credits on mortgage loans	3,209 54
Loans on mortgage security repaid	14,124 25
Loans on stock, certificates or pass-book security	1,578 86
Unfinished building account	34,342 97
Borrowed money	3,000 00
Interest	3,090 18
Premium	366 00
Transfer fees	2 00
Other receipts	310 78
Total	$90,391 64
Cash on hand at close of last fiscal year	1,777 94
Total	$92,169 58

DISBURSEMENTS.

Loans on mortgage security	$33,350 00
Loans on stock, certificates or pass-book security	2,138 39
Unfinished building account	25,567 63
Withdrawals of running stock and dividends	4,722 86
Withdrawals of deposits	15,778 18
Borrowed money	2,000 00
Dividends on running stock	1,459 53
Interest on deposits	463 52
Interest on borrowed money	48 00
Taxes	3 58
Office help, rent and legal services	962 55
All other expenses	659 16
Total	$87,153 40
Cash on hand	5,016 18
Total	$92,169 58

PROFIT AND LOSS—EARNINGS.

Interest	$3,090 18
Premium	366 00
Transfer fees	2 00
Transferred from undivided profit fund	138 44
Other receipts	310 78
Total	$3,907 40

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,459 53
Reserve fund credit	84 30
Undivided profit credit	211 19
Interest on deposits	463 52
Interest on borrowed money	48 00
Office help, rent and legal services	962 55
All other expenses	659 16
Taxes	3 58
Furniture and fixtures	15 57
Total	$3,907 40

Number of shares of stock in force	1,947
Capital subscribed and in force	$194,700 00
Number of stockholders	154
Number of depositors	95
Rate per cent. interest charged	6¾ and 7
Rate per cent. dividend declared to running and paid-up stock	4½
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	340
Par value of each share	$100 00
Number of borrowers	58
Plan of Association	Permanent

THE DOAN SAVINGS AND LOAN COMPANY
OF CLEVELAND.

Incorporated, December 17, 1912. Authorized capital, $5,000,000.00.

President, A. L. Hyde.
Address, City Ice Delivery Co.
Treasurer, John J. Ellsler.
Address, Hollenden Annex.

Secretary, John L. Dease.
Address, Hollenden Annex.
Attorneys, D. R. Wilkin, Cuyahoga Bldg., and Frank F. Gentsch, Illuminating Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 15, 1918.

ASSETS.

Cash on hand	$42,574 30
Loans on mortgage security	691,572 44
Loans on stock, certificates or pass-book security	30,513 63
Furniture and fixtures	3,600 00
Due from borrowers for insurance and taxes	648 10
Bonds	16,550 00
Total	$785,458 47

LIABILITIES.

Running stock and dividends	$417,575 42
Paid-up stock and dividends	103,600 00
Deposits and accrued interest	217,495 07
Reserve fund	6,000 00
Undivided profit fund	8,846 71
Borrowed money and accrued interest	10,000 00
Due borrowers on unfinished buildings	21,638 44
Deposits by borrowers	302 83
Total	$785,458 47

RECEIPTS.

Dues on running stock	$197,588 46
Paid-up stock	81,600 00
Deposits	224,349 31
Loans on mortgage security repaid	237,697 69
Loans on stock, certificates or pass-book security	27,607 51
Unfinished building account	414,039 39
Borrowed money	35,000 00
Deposits by borrowers	18,776 27
Insurance and taxes refunded by borrowers	2,370 24
Interest	50,796 35
Premium	979 75
Loan fees	1,433 39
Pass-books and initiation fees	250 00
Rent from company's real estate, one half of store room	2,189 69
Sale of bonds	8,650 00
Total	$1,303,328 05
Cash on hand at close of last fiscal year	23,205 44
Total	$1,326,533 49

DISBURSEMENTS.

Loans on mortgage security	$414,039 39
Loans on stock, certificates or pass-book security	35,167 78
Unfinished building account	445,012 66
Withdrawals of running stock and dividends	130,638 87
Withdrawals of paid-up stock	4,200 00
Withdrawals of deposits	105,614 31
Borrowed money	50,000 00
Deposits by borrowers	20,177 41
Insurance and taxes paid for borrowers	2,909 22
Loan fees	33 50
Dividends on paid-up stock and running stock	24,898 58
Interest on deposits	8,893 14
Taxes	8 04
Salaries of officers and directors	5,142 92
Office help, rent and legal services	6,102 86
All other expenses	5,877 27
Bonds purchased	25,200 00
Furniture and fixtures	43 24
Total	$1,283,959 19
Cash on hand	42,574 30
Total	$1,326,533 49

PROFIT AND LOSS—EARNINGS.

Interest	$50,796 35
Premium	979 75
Loan fees	1,433 39
Pass-books and initiation fees	250 00
Rent from company's real estate one-half of store room	2,189 69
Reserve of April 1st. Dividend set up in 1916	5,178 13
Total	$60,827 31

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock and paid-up stock	$24,898 58
Reserve fund credit	1,568 26
Undivided profit credit	7,859 50
Interest on deposits	8,893 14
Salaries of officers and directors	5,142 92
Office help, rent and legal services	6,102 86
All other expenses	5,877 27
Taxes	8 04
Loan fees	33 50
Furniture and fixtures	443 24
Total	$60,827 31

Number of shares of stock in force	20,009
Capital subscribed and in force	$2 000,900 00
Number of stockholders	986
Number of depositors	900
Rate per cent. interest charged	7.98
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	1,895
Par value of each share	$100 00
Number of borrowers	281
Plan of Association	Permanent

DOLLAR SAVINGS AND LOAN COMPANY
OF CLEVELAND.

Incorporated, January 26, 1916.
President, H. B. Cavanaugh.
Address, 525 Garfield Bldg.
Treasurer, A. B. Lambert.
Address, 639 Leader-News Bldg.

Authorized capital, $100,000.00.
Secretary, Theo. Schroeder.
Address, 1900 Euclid Ave.
Attorney, E. G. Smith.
Address, Chamber of Commerce.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,334 96
Total	$1,334 96

RECEIPTS.

Dues on running stock	$1,307 00
Interest	15 32
Premium	870 00
Total	$2,192 32

PROFIT AND LOSS—EARNINGS.

Interest	$15 32
Premium	870 00
Total	$885 32

Number of shares of stock in force	435
Capital subscribed and in force	$43,500 00
Number of stockholders	66
Rate per cent. dividend declared to running and paid-up stock	8

LIABILITIES.

Running stock and dividends	$1,300 40
Reserve fund	3 29
Undivided profit fund	31 27
Total	$1,334 96

DISBURSEMENTS.

Withdrawals of running stock and dividends	38 00
Office help, rent and legal services	80 00
All other expenses	739 36
Total	$857 36
Cash on hand	1,334 96
Total	$2,192 32

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$31 40
Reserve fund credit	3 29
Undivided profit credit	31 27
Office help, rent and legal services	80 00
All other expenses	739 36
Total	$885 32

Par value of each share	$100 00
Plan of Association	Terminating

EAST END BUILDING AND LOAN ASSOCIATION.

OF CLEVELAND.

Incorporated, August 16, 1911. Authorized capital, $1,000,000.00.

President, Hynek Kunc.
Address, 2352 East 82d St.
Treasurer, John Rehor.
Address, 2418 East 86th St.

Secretary, C. Kovanda.
Address, 10012 Lamont Ave.
Attorney, E. J. Kovanda.
Address, 629 Security for Savings Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 26, 1917.

ASSETS.

Cash on hand	$4,405 60
Loans on mortgage security	274,789 01
Loans on stock, certificates or pass-book security	3,525 00
Furniture and fixtures	170 00
Total	$282,889 61

LIABILITIES.

Running stock and dividends	$111,560 31
Paid-up stock and dividends	7,600 00
Deposits and accrued interest	144,279 68
Reserve fund	2,050 00
Undivided profit fund	4,389 56
Borrowed money and accrued interest	13,000 00
Overage	10 06
Total	$282,889 61

RECEIPTS.

Dues on running stock	$42,132 53
Paid-up stock	7,600 00
Deposits	163,309 68
Loans on mortgage security repaid	67,013 20
Loans on stock, certificates or pass-book security	7,325 00
Borrowed money	15,000 00
Interest	14,462 56
Fines	148 47
Transfer fees	3 50
Pass-books and initiation fees	244 50
Rents from company's real estate	120 00
Miscellaneous	39 97
Total	$317,399 41
Cash on hand at close of last fiscal year	4,464 43
Total	$321,863 84

DISBURSEMENTS.

Loans on mortgage security	$175,256 00
Loans on stock, certificates or pass-book security	4,705 00
Withdrawals of running stock and dividends	37,162 84
Withdrawals of deposits	96,227 04
Borrowed money	2,000 00
Dividends on paid-up stock	156 32
Interest on borrowed money	480 40
Salaries of officers and directors	1,010 00
Office help, rent and legal services	264 00
All other expenses	194 09
Furniture	2 55
Total	$317,458 24
Cash on hand	4,405 60
Total	$321,863 84

PROFIT AND LOSS—EARNINGS.

Interest	$14,462 56
Fines	148 47
Transfer fees	3 50
Pass-books and initiation fees	244 50
Rents from company's real estate	120 00
Miscellaneous	21 76
Total	$15,000 79

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,987 88
Dividends on paid-up stock	156 32
Reserve fund credit	450 00
Undivided profit credit	2,336 56
Interest on deposits	5,113 99
Interest on borrowed money	480 40
Salaries of officers and directors	1,010 00
Office help, rent and legal services	264 00
All other expenses	194 09
Furniture and fixtures	7 55
Total	$15,000 79

Number of shares of stock in force	1,623
Capital subscribed and in force	$324,600 00
Number of stockholders	715
Number of depositors	370
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	77
Par value of each share	$200 00
Number of borrowers	153
Plan of Association	Permanent

ECONOMY BUILDING AND LOAN COMPANY
OF CLEVELAND.

Incorporated, December 5, 1892. Authorized capital, $200,000.00.

President, D. H. Pond.
Address, Cleveland.
Treasurer, T. W. Hill.
Address, Cleveland.

Secretary, H. W. Pond.
Address, Cleveland.
Attorney, H. B. Chapman.
Address, Cleveland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$8,969 23
Loans on mortgage security	43,375 00
Loans on stock, certificates or pass-book security	10,093 92
Loans on all other security	309,630 00
Bonds	9,350 00
Deposits in other building and loan associations	5,000 00
Total	$386,418 15
Interest due and uncollected	$3,700 48

RECEIPTS.

Dues on running stock	$6,153 20
Paid-up stock	1,800 00
Deposits	71,864 02
Loans on mortgage security repaid	6,899 44
Loans on stock, certificates or pass-book security	437 98
Loans on all other security repaid	344,273 76
Unfinished building account	2,300 00
Insurance and taxes refunded by borrowers	54 50
Interest	34,656 23
Premium	26,558 78
Loan fees	1,751 00
Pass-books and initiation fees	190 00
Deposits in other building and loan associations wthdrawn	5,000 00
Sale of bonds	72 00
Losses recovered	420 91
Total	$502,431 82
Cash on hand at close of last fiscal year	41,358 43
Total	$543,790 25

PROFIT AND LOSS—Earnings.

Interest	$34,656 23
Premium	26,558 78
Loan fees	1,751 00
Pass-books and initiation fees	190 00
Total	$63,156 01

Number of shares of stock in force	1,211
Capital subscribed and in force	$121,100 00
Number of stockholders	33
Number of depositors	355
Rate per cent. interest charged	6 to 8
Rate per cent. dividend declared to running and paid-up stock	10
Rate per cent. interest paid on deposits	5 and 6

LIABILITIES.

Running stock and dividends	$24,030 84
Credits on mortgage loans	5,416 14
Credits on other loans	103,582 81
Paid-up stock and dividends	94,500 00
Deposits and accrued interest	55,690 25
Reserve fund	95,000 00
Undivided profit fund	8,198 11
Total	$386,418 15
Interest due and uncollected	$3,700 48

DISBURSEMENTS.

Loans on mortgage security	$7,025 00
Loans on stock, certificates or pass-book security	1,305 00
Loans on all other security	361,670 00
Unfinished building account	3,245 00
Withdrawals of running stock and dividends	13,105 11
Withdrawals of deposits	90,641 95
Insurance and taxes paid for borrowers	54 50
Dividends on paid-up stock	9,000 00
Interest on deposits	3,316 81
Taxes	255 19
Salaries of officers and directors	9,990 00
Office help, rent and legal services	15,390 10
All other expenses	10,400 36
Bonds purchased	9,422 00
Total	$534,821 02
Cash on hand	8,969 23
Total	$543,790 25

PROFIT AND LOSS—Distribution.

Dividends on running stock	$2,650 00
Dividends on paid-up stock	9,000 00
Reserve fund credit	11,081 80
Undivided profit credit	1,416 02
Interest on deposits	2,972 54
Salaries of officers and directors	9,990 00
Office help, rent and legal services	15,390 10
All other expenses	10,400 36
Taxes	255 19
Total	$63,156 01

Par value of each share	$100 00
Number of borrowers	3,600
Rate per cent. premium charged	0 to 10
Plan of Association	Permanent

EQUITY SAVINGS AND LOAN COMPANY
OF CLEVELAND.

Incorporated, October 31, 1898. Authorized capital, $500,000.00.

President, Henry W. S. Wood.
Address, 1926 E. Seventy-third St.

Secretary, F. W. Robinson.
Address, 5701 Euclid Ave.
Attorney, H. D. Messick.
Address, 1855 East Eighty-seventh St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$285,196 35
Loans on mortgage security	3,394,652 31
Due from borrowers for insurance and taxes	563 40
Bonds	173,450 00
Deposits in other financial institutions	50,000 00
Total	$3,903,862 06
Interest due and uncollected	$11,273 04

LIABILITIES.

Paid-up stock and dividends	$210,000 00
Deposits and accrued interest	2,811,393 88
Reserve fund	200,000 00
Undivided profit fund	48,444 17
Due borrowers on unfinished buildings	429,024 01
Deposits from other building and loan associations	40,000 00
Deposits from other financial institutions	165,000 00
Total	$3,903,862 06
Interest due and uncollected	$11,273 04

RECEIPTS.

Deposits	$2,874,290 29
Loans on mortgage security repaid	1,733,190 14
Unfinished building account	2,003,847 27
Deposits from other building and loan associations	6,250 00
Deposits from other financial institutions	1,145 90
Insurance and taxes refunded by borrowers	3,219 93
Interest	214,550 02
Sale of bonds	155,900 00
Revenue stamps	11 26
Loan fees	1,895 00
Total	$6,994,299 81
Cash on hand at close of last fiscal year	421,817 51
Total	$7,416,117 32

DISBURSEMENTS.

Loans on mortgage security	$1,963,525 00
Unfinished building account	2,123,937 21
Withdrawals of deposits	2,502,292 79
Insurance and taxes paid for borrowers	3,516 48
Dividends on paid-up stock	20,000 00
Interest on deposits	130,607 75
Taxes	41 67
Salaries of officers and directors	8,479 90
Office help, rent and legal services	10,118 35
All other expenses	11,655 92
Deposits by other building and loan associations withdrawn	16,250 00
Deposits by other financial institutions withdrawn	11,145 90
Bonds purchased	329,350 00
Total	$7,130,920 97
Cash on hand	285,196 35
Total	$7,416,117 32

PROFIT AND LOSS—EARNINGS.

Interest	$214,550 02
Loan fees	1,895 00
Revenue stamps	11 26
Total	$216,456 28

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$20,000 00
Undivided profit credit	24,706 90
Interest on deposits	141,453 54
Salaries of officers and directors	8,479 90
Office help, rent and legal services	10,118 35
All other expenses	11,655 92
Taxes	41 67
Total	$216,456 28

Number of shares of stock in force	2,000
Capital subscribed and in force	$200,000 00
Number of stockholders	155
Number of depositors	3,984
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	10
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	1,020
Plan of Association	Permanent

FIDELITY SAVINGS AND LOAN COMPANY.

OF CLEVELAND.

Incorporated, February 10, 1916.

Authorized capital, $1,000,000.00.

President, T. P. Cagwin.
Address, Chamber of Commerce Bldg.
Treasurer, H. R. Lynn.
Address, 517 Huron Road.

Secretary, David P. Wise.
Address, 506 Williamson Bldg.
Attorney, Julius P. Preyer.
Address, 619 Williamson Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$3,078 39
Loans on mortgage security	85,033 82
Loans on stock, certificates or pass-book security	430 00
Total	$89,572 21

LIABILITIES.

Running stock and dividends	$57,333 20
Paid-up stock and dividends	10,300 00
Deposits and accrued interest	5,800 00
Reserve fund	300 00
Undivided profit fund	1,098 98
Due borrowers on unfinished buildings	14,740 03
Total	$89,572 21

RECEIPTS.

Dues on running stock	$51,021 76
Paid-up stock	9,800 00
Deposits	5,800 00
Credits on mortgage loans	2,070 65
Loans on mortgage security repaid	4,100 00
Loans on stock, certificates or pass-book security	220 00
Borrowed money	12,000 00
Interest	3,728 51
Interest on bank balance	43 86
Total	$88,790 78
Cash on hand at close of last fiscal year	1,047 53
Total	$89,838 31

DISBURSEMENTS.

Loans on mortgage security	$65,912 97
Loans on stock, certificates or pass-book security	650 00
Withdrawals of running stock and dividends	3,599 32
Withdrawals of deposits	4,000 00
Borrowed money	12,000 00
Dividends on paid-up stock	372 02
Interest on deposits	66 94
Interest on borrowed money	145 42
All other expenses	13 25
Total	$86,759 92
Cash on hand	3,078 39
Total	$89,838 31

PROFIT AND LOSS—EARNINGS.

Interest	$3,728 51
Interest on bank balance	43 86
Total	$3,772 37

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,029 01
Dividends on paid-up stock	372 02
Reserve fund credit	225 00
Undivided profit credit	920 73
Interest on deposits	66 94
Interest on borrowed money	145 00
All other expenses	13 25
Total	$3,772 37

Number of shares of stock in force	6,797
Capital subscribed and in force	$697,900 00
Number of stockholders	419
Number of depositors	3
Rate per cent. interest charged	7 and 8
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	16
Plan of Association	Permanent

FIRST SLAVONIAN MUTUAL BUILDING AND LOAN ASSOCIATION

OF CLEVELAND.

Incorporated, July 14, 1906.

President, Andrew Welling.
Address, 9403 Aetna Road.
Treasurer, Michael Beno.
Address, 2904 Ambler Ave.

Authorized capital, $500,000.00.

Secretary, M. N. Soboslay.
Address, 9722 Buckeye Road.
Attorney, C. J. Benkoski.
Address, 420 Society for Savings.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 14, 1918.

ASSETS.

Cash on hand	$9,989 91
Loans on mortgage security	42,700 00
Loans on stock, certificates or pass-book security	1,158 00
Furniture and fixtures	190 37
Total	$54,038 28
Interest due and uncollected	$95 75

LIABILITIES.

Running stock and dividends	$19,416 64
Credits on mortgage loans	10,958 00
Paid-up stock and dividends	8,174 00
Deposits and accrued interest	15,032 31
Reserve fund	379 05
Undivided profit fund	78 28
Total	$54,038 28
Interest due and uncollected	$95 75

RECEIPTS.

Dues on running stock	$22,594 50
Paid-up stock	6,200 00
Deposits	14,027 88
Loans on mortgage security repaid	10,900 00
Loans on stock, certificates or pass-book security	3,034 00
Interest	2,089 25
Fines	102 70
Transfer fees	9 00
Pass-books and initiation fees	177 55
Total	$59,134 88
Cash on hand at close of last fiscal year	4,979 35
Total	$64,114 23

DISBURSEMENTS.

Loans on mortgage security	$21,600 00
Loans on stock, certificates or pass-book security	2,398 00
Withdrawals of running stock and dividends	18,430 07
Withdrawals of paid-up stock	378 43
Withdrawals of deposits	10,475 05
Salaries of officers and directors	463 50
Office help, rent and legal services	258 02
Furniture and fixtures	121 25
Total	$54,124 32
Cash on hand	9,989 91
Total	$64,114 23

PROFIT AND LOSS—EARNINGS

Interest	$2,089 25
Fine	102 70
Transfer fees	9 00
Pass-books and initiation fees	177 55
Transferred from undivided profit fund	11 92
Total	$2,390 42

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$818 37
Dividends on paid-up stock	249 83
Reserve fund credit	96 30
Undivided profit credit	78 28
Interest on deposits	417 32
Salaries of officers and directors	463 50
Office help rent and legal services	258 02
Furniture and fixtures	8 80
Total	$2,390 42

Number of shares of stock in force	758
Capital subscribed and in force	$151,600 00
Number of stockholders	266
Number of depositors	57
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	217
Par value of each share	$200 00
Number of borrowers	27
Plan of Association	Permanent

GUARANTY STATE SAVINGS AND LOAN COMPANY.

OF CLEVELAND.

Incorporated, January 24, 1916.

Authorized capital, $1,000,000.00.

President, S. S. Ford.
Address, 1030 Society for Savings Bldg.

Secretary, Frank G. Carpenter.
Address, 804 Illuminating Bldg.
Attorney, H. Lindale Smith.
Address, 804 Illuminating Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,269 06
Loans on mortgage security	68,932 25
Loans on stock, certificates or pass-book security	1,195 00
Total	$71,396 31

LIABILITIES.

Running stock and dividends	$42,509 82
Credits on mortgage loans	138 37
Paid-up stock and dividends	9,900 00
Deposits and accrued interest	3,652 00
Reserve fund	250 00
Undivided profit fund	2,386 06
Borrowed money and accrued interest	7,500 00
Due borrowers on unfinished buildings	5,060 06
Total	$71,396 31

RECEIPTS.

Dues on running stock	$34,299 10
Paid-up stock	3,200 00
Deposits	7,574 98
Credits on mortgage loans	138 37
Loans on mortgage security repaid	6,267 75
Loans on stock, certificates or pass-book security	1,180 00
Unfinished building account	49,821 49
Borrowed money	10,500 00
Interest	3,411 59
Premium	26 00
Transfer fees	136 00
Other receipts in detail, inspection fees etc.	471 99
Total	$117,027 27
Cash on hand at close of last fiscal year	3,938 87
Total	$120,966 14

DISBURSEMENTS.

Loans on mortgage security	$48,900 00
Loans on stock, certificates or pass-book security	2,375 00
Unfinished building account	54,815 41
Withdrawals of running stock and dividends	3,010 05
Withdrawals of paid-up stock	1,500 00
Withdrawals of deposits	4,829 98
Borrowed money	3,000 00
Dividends on paid-up stock	397 71
Interest on deposits	55 54
Interest on borrowed money	134 50
Office help, rent and legal services	455 98
All other expenses	222 91
Total	$119,697 08
Cash on hand	1,269 06
Total	$120,966 14

PROFIT AND LOSS—Earnings.

Interest	$3,411 59
Premium	26 00
Transfer fees	136 00
Transferred from undivided profit fund	354 26
Inspection fees etc.	471 99
Total	$4,399 84

PROFIT AND LOSS—Distribution.

Dividends on running stock	$783 28
Dividends on paid-up stock	39 71
Reserve fund credit	150 00
Undivided profit credit	2,199 92
Interest on deposits	55 54
Interest on borrowed money	134 50
Office help, rent and legal services	455 98
All other expenses	222 91
Total	$4,399 84

Number of shares of stock in force	3,315
Capital subscribed and in force	$331,500 00
Number of stockholders	315
Number of depositors	41
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	24
Plan of Association	Permanent

HOSPODAR BUILDING AND LOAN ASSOCIATION

OF CLEVELAND, CUYAHOGA COUNTY.

Incorporated, October 28, 1914. Authorized capital, $500,000.00.

President, Frank J. Paryzek.
Address, 12701 Miles Ave.
Treasurer, Jno. Turek.
Address, Miles and East 128th St.

Secretary, Frank J. Kubec.
Address, 4270 East 128th St.
Attorney, Edward J. Kovanda.
Address, 2414 E. 89th St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 26, 1917.

ASSETS.

Cash on hand	$4,668 59
Loans on mortgage security	46,550 00
Loans on stock, certificates or pass-book security	531 00
Bonds—Liberty	300 00
Total	$52,049 59

LIABILITIES.

Running stock and dividends	$22,256 55
Credits on mortgage loans	6,399 80
Paid-up stock and dividends	4,000 00
Deposits and accrued interest	11,675 28
Reserve fund	119 52
Undivided profit fund	767 16
Borrowed money and accrued interest	2,000 00
Due borrowers on unfinished buildings	1,696 28
Deposits from other building and loan associations	3,000 00
Payments on Liberty Bonds	135 00
Total	$52,049 59

RECEIPTS.

Dues on running stock	$16,219 44
Paid-up stock	4,000 00
Deposits	12,804 82
Credits on mortgage loans	6,411 93
Loans on mortgage security repaid	11,200 00
Loans on stock, certificates or pass-book security	1,660 00
Unfinished building account	7,176 78
Borrowed money	4,500 00
Deposits from other building and loan associations	3,000 00
Interest	2,243 98
Fines	46 05
Transfer fees	2 00
Pass-books and initiation fees	136 00
Liberty Bonds account	435 00
Miscellaneous	68 66
Total	$69,904 66
Cash on hand at close of last fiscal year	1,871 05
Total	$71,775 71

DISBURSEMENTS.

Loans on mortgage security	$32,250 00
Loans on stock, certificates or pass-book security	1,231 00
Unfinished building account	7,280 50
Withdrawals of running stock and dividends	12,675 67
Withdrawals of deposits	6,358 26
Borrowed money	5,500 00
Dividends on paid-up stock	90 00
Interest on deposits	512 17
Interest on borrowed money	157 50
Salaries of officers and directors	217 00
All other expenses	220 74
Deficit	2 15
Bonds purchased—Liberty	600 00
From mortgage credits to interest	12 13
Total	$67,107 12
Cash on hand	4,668 59
Total	$71,775 71

PROFIT AND LOSS—EARNINGS.

Interest	$2,243 98
Fines	46 05
Transfer fees	2 00
Pass-books and initiation fees	136 00
Miscellaneous receipts	68 66
Total	$2,496 69

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$847 21
Dividends on paid-up stock	90 00
Reserve fund credit	71 03
Undivided profit credit	378 89
Interest on deposits	512 17
Interest on borrowed money	157 50
Salaries of officers and directors	217 00
All other expenses	220 74
Deficit	2 15
Total	$2,496 69

Number of shares of stock in force	699
Capital subscribed and in force	$139,700 00
Number of stockholders	182
Number of depositors	30
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	129
Par value of each share	$200 00
Number of borrowers	27
Plan of Association	Permanent

LORAIN AVENUE BUILDING AND LOAN ASSOCIATION OF CLEVELAND.

Incorporated, September 15, 1916.

Authorized capital, $1,000,000.00.

President, L. I. Litzler.
Address, 533 Society for Savings Bldg.

Secretary, Irvin Stentz.
Address, 2180 West 95th St.
Attorneys, Litzler and Schaefer.
Address, 533 Society for Savings Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$1,575 22
Loans on mortgage security	25,275 00
Furniture and fixtures—supplies	350 00
Total	$27,200 22
Interest due and uncollected	$166 00

LIABILITIES.

Running stock and dividends	$11,571 32
Credits on mortgage loans	4,400 65
Paid-up stock and dividends	10,815 00
Reserve fund	63 25
Borrowed money and accrued interest	350 00
Total	$27,200 22
Interest due and uncollected	$166 00

RECEIPTS.

Dues on running stock	$9,778 89
Paid-up stock	1,500 00
Credits on mortgage loans	3,182 64
Interest	1,080 78
Appraisal fees	30 00
Pass-books and initiation fees	147 12
Total	$15,719 43
Cash on hand at close of last fiscal year	2,263 20
Total	$17,982 63

DISBURSEMENTS.

Loans on mortgage security	$13,925 00
Withdrawals of running stock and dividends	1,649 71
Borrowed money	50 00
Dividends on paid-up stock	590 00
Interest on borrowed money	23 00
Salaries of officers and directors	110 00
All other expenses	59 70
Total	$16,407 41
Cash on hand	1,575 22
Total	$17,982 63

PROFIT AND LOSS—EARNINGS.

Interest	$1,080 78
Appraisal fees	30 00
Pass-books and initiation fees	147 12
Transferred from undivided profit fund	20 42
Total	$1,278 32

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$388 62
Dividends on mortgage loan credits	11 70
Dividends on paid-up stock	600 00
Reserve fund credit	35 30
Interest on borrowed money	23 00
Salaries of officers and directors	110 00
All other expenses	59 70
Furniture and fixtures—supplies	50 00
Total	$1,278 32

Number of shares of stock in force	913
Capital subscribed and in force	$91,275 00
Number of stockholders	199
Rate per cent. interest charged	8
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	174
Par value of each share	$100 00
Number of borrowers	16
Plan of Association	Permanent

MEMORIAL BUILDING AND LOAN COMPANY
OF CLEVELAND.

Incorporated, February 14, 1894. Authorized capital, $7,000.00.

President, Abel Fish.
Address, 4217 Jennings Road.

Secretary, H. M. Farnsworth.
Address, 3517 W. 25th St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 30, 1918.

ASSETS.

Cash on hand	$26 36
Loans on mortgage security	7,250 00
Bonds	50 00
Total	$7,326 36

RECEIPTS.

Deposits	$12 64
Interest	532 28
Total	$544 92
Cash on hand at close of fiscal year	37 36
Total	$582 28

PROFIT AND LOSS—EARNINGS.

Interest	$532 28
Total	$532 28

Number of shares of stock in force	70
Capital subscribed and in force	$7,000 00
Number of stockholders	12
Number of depositors	2
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

LIABILITIES.

Paid-up stock and dividends	$7,000 00
Deposits and accrued interest	14 13
Reserve fund	302 41
Undivided profit fund	9 82
Total	$7,326 36

DISBURSEMENTS.

Dividends on paid-up stock	$420 00
Salaries of officers and directors	75 00
All other expenses—state fee	10 92
Bonds purchased	50 00
Total	$555 92
Cash on hand	26 36
Total	$582 28

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$420 00
Reserve fund credit	25 87
Interest on deposits	49
Salaries of officers and directors	75 00
All other expenses	10 92
Total	$532 28

Par value of each share	$100 00
Number of borrowers	1
Plan of Association	Permanent

MRAVENEC SAVINGS AND LOAN ASSOCIATION OF CLEVELAND.

Incorporated, March 27, 1897.

Authorized capital, $2,000,000.00.

President, Frank Kozlik.
Address. 5400 Clark Ave.

Secretary. C. A. Bejcek.
Address, 4310 Clark Ave.
Attorney, C. A. Bejcek.
Address, 4310 Clark Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 26, 1917.

ASSETS.

Cash on hand	$17,431 05
Loans on mortgage security	848,525 00
Bonds—Liberty	88 00
Total	$866,044 05
Interest due and uncollected	$699 25

LIABILITIES.

Running stock and dividends	$396,085 60
Deposits and accrued interest	396,878 57
Reserve fund	14,816 00
Undivided profit fund	3,602 53
Borrowed money and accrued interest	10,000 00
Due borrowers on unfinished buildings	4,661 35
Deposits from other building and loan associations	40,000 00
Total	$866,044 05
Interest due and uncollected	$699 25

RECEIPTS.

Dues on running stock	$249,705 34
Deposits	371,181 42
Loans on mortgage security repaid	266,925 00
Borrowed money	60,000 00
Deposits from other building and loan associations	30,000 00
Insurance and taxes refunded by borrowers	43 32
Interest	40,944 99
Sale of bonds—Liberty	24,872 00
Other receipts in detail—box rent	5 00
Total	$1,043,677 07
Cash on hand at close of last fiscal year	14,337 01
Total	$1,058,014 08

DISBURSEMENTS.

Loans on mortgage security	$439,938 65
Withdrawals of running stock and dividends	191,807 18
Withdrawals of deposits	293,215 57
Borrowed money	75,000 00
Interest on borrowed money	3,066 72
Salaries of officers and directors	5,563 18
Office help, rent and legal services	480 00
All other expenses	1,551 73
Deposits by other building and loan associations withdrawn	5,000 00
Bonds purchased—Liberty	24,960 00
Total	$1,040,583 03
Cash on hand	17,431 05
Total	$1,058,014 08

PROFIT AND LOSS—EARNINGS.

Interest	$40,944 99
Box rent	5 00
Total	$40,949 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$10,981 15
Reserve fund credit	1,516 00
Undivided profit credit	1,072 23
Interest on deposits	16,718 98
Interest on borrowed money	3,066 72
Salaries of officers and directors	5,563 18
Office help, rent and legal services	480 00
All other expenses	1,551 73
Total	$40,949 99

Number of shares of stock in force	12,379
Capital subscribed and in force	$1,237,900 00
Number of stockholders	1,060
Number of depositors	794
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	8,486
Par value of each share	$100 00
Number of borrowers	383
Plan of Association	Permanent

THE MUNICIPAL SAVINGS AND LOAN COMPANY OF CLEVELAND.

Incorporated, October 20, 1913. Authorized capital, $200,000.00.

President, T. W. Hutchcroft.
Address, 10117 Clifton Boulevard.
Treasurer, Jacob Rosenstock.
Address, 510 Citizens Bldg.

Secretary, S. Peskind.
Address, 2414 E. 55th St.
Attorney, S. Peskind.
Address, 814 Citizens Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$4,632 56
Loans on mortgage security	223,694 82
Furniture and fixtures	433 48
Total	$228,760 86
Interest due and uncollected	$167 95

LIABILITIES.

Permanent (non - withdrawable) stock	111,100 00
Deposits and accrued interest	42,343 21
Deposits secured by collateral	7,000 00
Reserve fund	1,070 16
Undivided profit fund	47 49
Borrowed money and accrued interest	26,100 00
Certificates of deposits	41,100 00
Total	$228,760 86
Interest due and uncollected	$167 95

RECEIPTS.

Paid-up stock	$28,700 00
Deposits	83,816 88
Loans on mortgage security repaid	182,904 04
Borrowed money	12,000 00
Deposits secured by collateral	7,000 00
Certificates of deposits	28,000 00
Interest	18,216 52
Discount on mortgage loans	2,119 00
Total	$362,756 44
Cash on hand at close of last fiscal year	8,697 90
Total	$371,454 34

DISBURSEMENTS.

Loans on mortgage security	$208,985 17
Loans on stock, certificates or pass-book security	10,500 00
Withdrawals of deposits	75,676 18
Borrowed money	24,500 00
Dividends on paid-up stock	12,584 34
Interest on deposits	5,057 03
Interest on borrowed money	1,920 50
Office help, rent and legal services	645 00
All other expenses	553 56
Certificates of deposits	26,400 00
Total	$366,821 78
Cash on hand	$4,632 56
Total	$371,454 34

PROFIT AND LOSS—EARNINGS.

Interest	$18,216 52
Transferred from undivided profit fund	1,032 88
Discount on mortgage loans	2,119 00
Total	$21,368 40

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$12,584 34
Reserve fund credit	607 97
Interest on deposits	5,057 03
Interest on borrowed money	1,920 50
Office help, rent and legal services	645 00
All other expenses	553 56
Total	$21,368 40

Number of shares of stock in force	1,111
Capital subscribed and in force	$111,100 00
Number of stockholders	39
Number of depositors	137
Rate per cent. interest charged	8
Rate per cent. dividend declared to running and paid-up stock	12
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	140
Plan of Association	Permanent

MUTUAL BUILDING AND INVESTMENT COMPANY
OF CLEVELAND.

Incorporated, March 3, 1891.

Authorized capital, $7,500,000.00.

President, John H. Farley.
Address, Cleveland.
Treasurer, J. J. Sullivan.
Address, Cleveland.

Secretary, J. B. Wilberding.
Address, Cleveland.
Attorney, M. P. Mooney.
Address, Cleveland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 18, 1918.

ASSETS.

Cash on hand	$247,968 19
Loans on mortgage security	6,599,589 60
Loans on stock, certificates or pass-book security	46,134 28
Loans on all other security	2,538 06
Furniture and fixtures	1,100 00
Due from borrowers for insurance and taxes	853 73
Liberty bonds	62,500 00
Total	$6,960,683 86
Interest due and uncollected	$6,018 70

LIABILITIES.

Running stock and dividends	$4,623,838 43
Paid-up stock	1,711,100 00
Paid-up stock dividend	58,147 23
Reserve fund	139,500 00
Undivided profit fund	13,556 35
Borrowed money and accrued interest	300,000 00
Due borrowers on unfinished buildings	114,541 85
Total	$6,960,683 86
Interest due and uncollected	$6,018 70

RECEIPTS.

Dues on running stock	$1,730,488 56
Paid-up stock	472,700 00
Loans on all other security	4,308 65
Loans on mortgage security repaid	1,055,936 84
Loans on stock, certificates or pass-book security	118,849 66
Unfinished building account	114,541 85
Borrowed money	450,000 00
Insurance and taxes refunded by borrowers	7,394 05
Interest	473,866 68
Liberty bonds	5,000 00
Other receipts	7,785 62
Paid-up stock dividend, June 20, 1918	58,147 23
Total	$4,499,019 14
Cash on hand at close of last fiscal year	86,807 17
Total	$4,585,826 31

DISBURSEMENTS.

Loans on mortgage security	$2,427,225 00
Loans on stock, certificates or pass-book security	121,319 47
Loans on all other security	2,000 00
Unfinished building account	333,011 63
Withdrawals of running stock and dividends	781,404 12
Withdrawals of paid-up stock	128,100 00
Borrowed money	250,000 00
Insurance and taxes paid for borrowers	6,708 37
Dividends on paid-up stock	114,304 73
Interest on borrowed money	28,603 70
Undivided profit	15 00
Salaries of officers and directors	13,830 00
Office help, rent and legal services	12,621 40
All other expenses	3,826 39
Fixtures	600 00
Bonds purchased	66,700 00
Dividend paid-up stock, June 20, 1917	47,588 31
Total	$4,337,858 12
Cash on hand	247,968 19
Total	$4,585 826 31

PROFIT AND LOSS—EARNINGS.

Interest	$473,866 68
Transferred from undivided profit fund	6,281 59
Other earnings	7,785 62
Total	$487,933 89

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$285,497 43
Dividends on paid-up stock	114,304 73
Reserve fund credit	21,500 00
Undivided profit credit	7,750 24
Interest on borrowed money	28,603 70
Salaries of officers and directors	13,830 00
Office help, rent and legal services	12,621 40
All other expenses	3,826 39
Total	$487,933 89

Number of shares of stock in force	17,521
Capital subscribed and in force	$6,593,200 00
Number of stockholders	3,762
Rate per cent. interest charged	7 and 8
Rate per cent. dividend declared to running and paid-up stock	7.25

Par value of each share	$200 00 and 500 00
Number of borrowers	815
Plan of Association	Permanent

OHIO MUTUAL SAVINGS AND LOAN COMPANY
OF CLEVELAND.

Incorporated, July 20, 1891.

President, H. C. Ellison.
Address, Cleveland.

Authorized capital, $5,000,000.00.

Secretary, C. F. Dixon.
Address, Cleveland.
Attorneys, M. B. and H. H. Johnson.
Address, Cleveland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$37,822 01
Loans on mortgage security	758,570 77
Loans on stock, certificates or passbook security	31,690 41
Furniture and fixtures	1,000 00
Real estate	875 00
Real estate sold on contract	584 95
Bonds—U. S.	3,150 00
Total	$833,693 14
Interest due and uncollected	$1,891 66

LIABILITIES.

Running stock and dividends	$4,768 72
Permanent non-withdrawable stock	379,864 00
Deposits and accrued interest	290,543 07
Deposits secured by collateral	9,930 88
Reserve fund	39,000 00
Undivided profit fund	7,753 62
Borrowed money and accrued interest	20,000 00
Due borrowers on unfinished buildings	66,617 20
Deposits from other financial institutions	15,000 00
Personal accounts	42 25
Advance payments	173 40
Total	$833,693 14
Interest due and uncollected	$1,891 66

RECEIPTS.

Dues on running stock	$255 00
Deposits	285,510 05
Loans on mortgage security repaid	424,703 01
Loans on stock, certificates or passbook security	7,813 69
Loans on all other security repaid	2,300 00
Unfinished building account	403,600 00
Borrowed money	45,000 00
Deposits from other financial institutions	2,500 00
Real estate sold	2,819 65
Real estate sold on contract	601 18
Insurance and taxes refunded by borrowers	27 91
Interest	58,006 99
Appraisal fees	135 25
Rents from company's real estate	67 50
Sale of bonds	15,050 00
Advance payments	173 40
Personal accounts	749 00
Total	$1,249,312 63
Cash on hand at close of last fiscal year	23,458 93
Total	$1,272,771 56

DISBURSEMENTS.

Loans on mortgage security	$442,925 00
Loans on stock, certificates or passbook security	5,250 00
Loans on all other security	2,300 00
Unfinished building account	411,003 10
Withdrawals of running stock and dividends	1,668 03
Withdrawals of deposits	273,749 50
Borrowed money	25,000 00
Insurance and taxes paid for borrowers	27 91
Advance payments	283 60
Dividends on paid-up stock	22,128 00
Interest on deposits	14,248 64
Interest on borrowed money	531 54
Repairs on company's real estate	12 00
Taxes	113 72
Salaries of officers and directors	4,825 04
Office help, rent and legal services	9,241 92
All other expenses	2,631 80
Bonds purchased	18,200 00
Personal accounts	809 75
Total	$1,234,949 55
Cash on hand	37,822 01
Total	$1,272,771 56

PROFIT AND LOSS—EARNINGS.

Interest	$58,006 99
Appraisal fees	135 25
Rent from company's real estate	67 50
Total	$58,209 74

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$304 14
Dividends on paid-up stock	22,128 00
Reserve fund credit	2,000 00
Undivided profit credit	1,773 09
Interest on deposits	14,148 49
Interest on borrowed money	531 54
Salaries of officers and directors	4,825 04
Office help, rent and legal services	9,241 92
All other expenses	2,631 80
Taxes	113 72
Repairs on company's real estate	12 00
Furniture and fixtures	500 00
Total	$58,209 74

Number of shares of stock in force	4,545
Capital subscribed and in force	$454,500 00
Number of stockholders	535
Number of depositors	427
Rate per cent. interest charged	6, 7 and 8
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	795
Par value of each share	$100 00
Number of borrowers	203
Plan of Association	Permanent

THE OHIO-ROYAL BUILDING AND LOAN COMPANY
OF CLEVELAND.

Incorporated, June 21, 1916. **Authorized capital, $300,000.00.**

President, Walter E. Myers.
Address, 418 Guardian Building.
Treasurer, Wm. B. Prenter.
Address, 1118 B. of L. E. Building.

Secretary, Lucien Seymour.
Address, 310 B. of L. E. Building.
Attorney, Walter E. Myers.
Address, 418 Guardian Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$6,228 16
Loans on mortgage security	27,975 84
Furniture and fixtures	22 00
Due from borrowers for insurance and taxes	6 48
Total	$34,232 48

LIABILITIES.

Running stock and dividends	$14,360 30
Paid-up stock and dividends	3,000 00
Reserve fund	100 00
Undivided profit fund	379 88
Due borrowers on unfinished buildings	11,392 30
Deposits from other building and loan associations	5,000 00
Total	$34,232 48

RECEIPTS.

Dues on running stock	$14,652 42
Paid-up stock	1,900 00
Credits on mortgage loans	124 16
Deposits from other building and loan associations	5,000 00
Insurance and taxes refunded by borrowers	70 20
Interest	457 42
Premium	4,974 50
Appraisal and inspection fee	54 60
Total	$27,233 30
Cash on hand at close of last fiscal year	760 45
Total	$27,993 75

DISBURSEMENTS.

Unfinished building account	$16,707 70
Withdrawals of running stock and dividends	191 63
Insurance and taxes paid for borrowers	76 68
Dividends on paid-up stock	89 08
Interest on deposits	25 00
Office help, rent and legal services	356 00
All other expenses	373 00
Commission on sale of stock	3,924 50
Furniture	22 00
Total	$21,765 59
Cash on hand	6,228 16
Total	$27,993 75

PROFIT AND LOSS—EARNINGS.

nterest	$457 42
Premium	4,974 50
Appraiser's and inspection fee	54 60
Total	$5,486 52

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$272 51
Dividends on paid-up stock	89 08
Reserve fund credit	100 00
Undivided profit credit	346 43
Interest on deposits	25 00
Office help, rent and legal services	356 00
All other expenses	373 00
Commission on sale of stock	3,924 50
Total	$5,486 52

Number of shares of stock in force	1,775
Capital subscribed and in force	$177,500 00
Number of stockholders	139
Rate per cent. interest charged	8
Rate per cent. dividend declared to running and paid-up stock	7

Par value of each share	$100 00
Number of borrowers	9
Rate per cent. premium charged	1
Plan of Association	Permanent

OHIO SAVINGS AND LOAN COMPANY
OF CLEVELAND.

Incorporated, February 14, 1889. Authorized capital, $220,000.00.

President, Christian Schuele.
Address, Cleveland.

Secretary, Henry Grombacher.
Address, Cleveland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$54,375 22
Loans on mortgage security	1,141,116 91
Loans on stock, certificates or pass-book security	2,210 00
Loans on all other security	975 00
Real estate	11,437 94
Real estate sold on contract	6,215 08
Real estate—office building	30,000 00
Due from borrowers for insurance and taxes	155 26
Bonds	15 13
Total	$1,247,998 41
Interest due and uncollected	$3,868 99

RECEIPTS.

Dues on running stock	$778 06
Paid-up stock	1,600 00
Deposits	594,723 51
Credits on mortgage loans	21,073 93
Loans on mortgage security repaid	588,172 11
Loans on stock, certificates or pass-book security	1,840 00
Loans on all other security repaid	3,475 00
Unfinished building account	639,958 81
Deposits from other building and loan associations	15,986 76
Deposits from other financial institutions	4,814 60
Real estate sold	4,200 00
Real estate sold on contract	428 27
Insurance and taxes refunded by borrowers	6,464 26
Interest	88,065 38
Rents from company's real estate	4,007 00
Sale of bonds	19,626 36
Rent deposit boxes	104 00
Total	$1,995,318 05
Cash on hand at close of last fiscal year	115,006 64
Total	$2,110,324 69

PROFIT AND LOSS—EARNINGS.

Interest	$88,065 38
Rent from company's real estate	4,007 00
Rents from safety deposit boxes	104 00
Total	$92,176 38

Number of shares of stock in force	2,187
Capital subscribed and in force	$218,700 00
Number of stockholders	152
Number of depositors	1,954
Rate per cent. interest charged	6 to 8
Rate per cent. dividend declared to running and paid-up stock	12½
Rate per cent. interest paid on deposits	4 to 5

LIABILITIES.

Running stock and dividends	$391 18
Paid-up stock and dividends	38,811 50
Permanent (non-withdrawable) stock	192,400 00
Deposits and accrued interest	768,558 05
Reserve fund	54,500 00
Undivided profit fund	32,326 07
Borrowed money and accrued interest	10,000 00
Contingent profit on real estate sold on contract	682 67
Due borrowers on unfinished buildings	36,386 28
Deposits from other building and loan associations	15,000 00
Deposits from other financial institutions	98,942 66
Total	$1,247,998 41
Interest due and uncollected	$3,868 99

DISBURSEMENTS.

Loans on mortgage security	$650,885 00
Loans on stock, certificates or pass-book security	115 00
Unfinished building account	711,170 67
Withdrawals of running stock and dividends	800 23
Withdrawals of deposits	538,748 78
Insurance and taxes paid for borrowers	6,606 93
Real estate on contract	15,637 94
Dividends on paid-up stock	25,956 00
Interest on deposits	40,241 74
Interest on borrowed money	500 00
Repairs on company's real estate	639 19
Taxes	430 74
Salaries of officers and directors	6,324 00
Office help, rent and legal services	5,500 00
All other expenses	1,423 97
Deposits by other building and loan associations withdrawn	25,986 76
Deposits by other financial institutions withdrawn	2,041 66
Bonds purchased	21,139 36
Miscellaneous expense	1,801 50
Total	$2,055,949 47
Cash on hand	54,375 22
Total	$2,110,324 69

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$43 67
Dividends on paid-up stock	27,137 50
Reserve fund credit	2,500 00
Undivided profit credit	5,634 07
Interest on deposits	40,241 74
Interest on borrowed money	500 00
Salaries of officers and directors	6,324 00
Office help, rent and legal services	5,500 00
All other expenses	1,423 97
Taxes	430 74
Repairs on company's real estate	639 19
Calendars and home banks	401 64
Ohio building operating expenses	1,399 86
Total	$92,176 38

Par value of each share	$100 00
Number of borrowers	314
Plan of Association	Permanent

OUL BUILDING AND LOAN ASSOCIATION COMPANY

OF CLEVELAND.

Incorporated, December 1, 1915.

Authorized capital, $1,000,000.00.

President, Frank C. Manak.
Address, Brecksville.
Treasurer, John B. Plent.
Address, 5638 Broadway.

Secretary, John B. Plent.
Address, 5638 Broadway.
Attorney, J. J. Babka.
Address, 5114 Broadway.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$12,643 71
Loans on mortgage security	266,121 30
Loans on stock, certificates or pass-book security	915 00
Bonds	1,010 53
Total	$280,690 54
Interest due and uncollected	$171 57

LIABILITIES.

Running stock and dividends	$111,054 28
Credits on mortgage loans	17,620 94
Paid-up stock and dividends	3,000 00
Deposits and accrued interest	137,630 05
Reserve fund	343 55
Undivided profit fund	1,041 72
Borrowed money and accrued interest	10,000 00
Total	$280,690 54
Interest due and uncollected	171 57

RECEIPTS.

Dues on running stock	$75,058 50
Paid-up stock	1,000 00
Deposits	146,817 42
Credits on mortgage loans	11,372 61
Loans on mortgage security repaid	36,221 00
Loans on stock, certificates or pass-book security	550 00
Borrowed money	10,000 00
Interest	12,269 80
Premium	1 00
Fines	156 25
Transfer fees	7 50
Pass-books and initiation fees	587 50
Total	$294,041 58
Cash on hand at close of last fiscal year	5,073 33
Total	$299,114 91

DISBURSEMENTS.

Loans on mortgage security	$131,342 15
Loans on stock, certificates or pass-book security	1,415 00
Withdrawals of running stock and dividends	22,382 92
Withdrawals of deposits	104,225 06
Borrowed money	22,500 00
Dividends on paid-up stock	150 00
Interest on borrowed money	281 35
Salaries of officers and directors	1,725 00
Office help, rent and legal services	998 00
All other expenses	441 19
Bonds purchased	1,010 53
Total	$286,471 20
Cash on hand	12,643 71
Total	$299,114 91

PROFIT AND LOSS—EARNINGS.

Interest	$12,269 80
Premium	1 00
Fines	156 25
Transfer fees	7 50
Pass-books and initiation fees	587 50
Transferred from undivided profit fund	509 84
Total	$13,531 89

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,009 62
Dividends on paid-up stock	150 00
Reserve fund credit	193 55
Interest on deposits	4,733 18
Interest on borrowed money	281 35
Salaries of officers and directors	1,725 00
Office help, rent and legal services	998 00
All other expenses	441 19
Total	$13,531 89

Number of shares of stock in force	2,932
Capital subscribed and in force	$586,400 00
Number of stockholders	1,126
Number of depositors	165
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	4
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	43
Par value of each share	$200 00
Number of borrowers	134
Plan of Association	Permanent.

PLEASANT VIEW SAVINGS AND LOAN ASSOCIATION
OF CLEVELAND.

Incorporated, August 22, 1910. **Authorized capital, $100,000.00.**

President, Richard J. Bubna.
Address, Stop 8, Kinsman Road.
Treasurer, Adolph J. Smolk.
Address, Union Ave.

Secretary, James Cabalek.
Address, 3399 E. 121st St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 22, 1917.

ASSETS.

Cash on hand	$300 22
Loans on mortgage security	16,299 02
Total	$16,599 24

LIABILITIES.

Running stock and dividends	$12,192 51
Deposits and accrued interest	2,352 79
Reserve fund	54 26
Undivided profit fund	199 68
Borrowed money and accrued interest	1,800 00
Total	$16,599 24

RECEIPTS.

Dues on running stock	$10,035 88
Deposits	2,335 00
Loans on mortgage security repaid	2,825 00
Borrowed money	5,000 00
Interest	866 95
Pass-books and initiation fees	59 00
Rents from company's real estate —leasehold	129 50
Other receipts	29 75
Over and short account	6 58
Total	$21,287 66
Cash on hand at close of last fiscal year	1,008 37
Total	$22,296 03

DISBURSEMENTS.

Loans on mortgage security	$10,874 02
Withdrawals of running stock and dividends	6,930 90
Withdrawals of deposits	250 00
Borrowed money	3,200 00
Interest on borrowed money	181 79
Salaries of officers and directors	148 00
Office help, rent and legal services	193 00
All other expenses	218 10
Total	$21,995 81
Cash on hand	300 22
Total	$22,296 03

PROFIT AND LOSS—EARNINGS.

Interest	$866 95
Pass-books and initiation fees	59 00
Rents from company's real estate —leasehold	129 50
Transferred from undivided profit fund	177 35
Over and short account	6 58
Legal services	29 75
Total	$1,269 13

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$285 87
Dividends on mortgage loan credits	13 24
Reserve fund credit	21 36
Undivided profit credit	199 68
Interest on deposits	8 09
Interest on borrowed money	181 79
Salaries of officers and directors	148 00
Office help, rent and legal services	193 00
All other expenses	218 10
Total	$1,269 13

Number of shares of stock in force	702
Capital subscribed and in force	$70,200 00
Number of stockholders	162
Number of depositors	6
Rate per cent. interest charged	6½ and 7
Rate per cent. dividend declared to running and paid-up stock	4
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	165
Par value of each share	$100 00
Number of borrowers	15
Plan of Association	Permanent

POLISH-AMERICAN SAVINGS AND LOAN ASSOCIATION OF CLEVELAND.

Incorporated, October 23, 1915.

Authorized capital, $500,000.00.

President, B. Majewski.
Address, 2258 Professor Ave.
Treasurer, J. S. Jablouski.
Address, 2440 W. 14th St.

Secretary, L. B. Gizewski.
Address, 1028 Startsweather Ave., S. W.
Attorney, L. A. Kujawski.
Address, 518 Society for Savings Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$7 24
Loans on mortgage security	33,500 00
Loans on stock, certificates or pass-book security	4,026 00
Furniture and fixtures	158 19
Bonds	100 00
Total	$37,791 43

LIABILITIES.

Running stock and dividends	$24,787 54
Credits on mortgage loans	2,210 43
Deposits and accrued interest	9,816 49
Reserve fund	113 43
Undivided profit fund	863 54
Total	$37,791 43

RECEIPTS.

Dues on running stock	$15,039 50
Deposits	10,547 49
Credits on mortgage loans	1,534 40
Loans on mortgage security repaid	3,475 00
Loans on all other security repaid	100 00
Interest	1,456 35
Fines	56 50
Pass-books and initiation fees	53 82
Total	$32,263 06
Cash on hand at close of last fiscal year	3,695 87
Total	$35 958 93

DISBURSEMENTS.

Loans on mortgage security	$29,800 00
Loans on stock, certificates or pass-book security	4,126 00
Withdrawals of deposits	1,327 00
Interest on deposits	87 49
Salaries of officers and directors	190 00
Office help, rent and legal services	45 50
All other expenses	166 60
Bonds purchased—Liberty	100 00
Furniture and fixtures	109 10
Total	$35,951 69
Cash on hand	7 24
Total	$35,958 93

PROFIT AND LOSS—Earnings.

Interest	$1,456 35
Fines	56 50
Pass-books and initiation fees	53 82
Total	$1,566 67

PROFIT AND LOSS—Distribution.

Dividends on running stock	$431 04
Reserve fund credit	71 59
Undivided profit credit	563 54
Interest on deposits	87 49
Salaries of officers and directors	190 00
Office help, rent and legal services	45 50
All other expenses	166 60
Furniture and fixtures	10 91
Total	$1,566 67

Number of shares of stock in force	589
Capital subscribed and in force	$117,800 00
Number of stockholders	170
Number of depositors	49
Rate per cent. interest charged	6–8
Rate per cent dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	152
Par value of each share	$200 00
Number of borrowers	23
Plan of Association	Serial and permanent

PROGRESS BUILDING, SAVINGS AND LOAN COMPANY

OF CLEVELAND.

Incorporated, May 27, 1915. Authorized capital, $200,000.00.

President, Charles Pintner.
Address, 3235 E. 49th St.
Treasurer, Boza Sixta.
Address, 4963 Broadway.

Secretary, Joseph Opatrny.
Address, 4264 E. 119th St.
Attorney, Fred F. Truhlar.
Address, 8116 Quincy Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,854 80
Loans on mortgage security	96,500 00
Loans on stock, certificates or pass-book security	545 00
Furniture and fixtures	100 00
Cash in office	500 00
Total	$101,499 80

LIABILITIES.

Running stock and dividends	$31,521 07
Credits on mortgage loans	10,141 82
Deposits and accrued interest	55,640 63
Reserve fund	200 00
Undivided profit fund	565 23
Due borrowers on unfinished buildings	1,881 05
In escrow	1,550 00
Total	$101,499 80

RECEIPTS.

Dues on running stock	$25,354 12
Deposits	97,737 08
Credits on mortgage loans	10,921 31
Loans on mortgage security repaid	13,502 01
Loans on stock, certificates or pass-book security	1,088 50
Unfinished building account	2,425 00
Interest	4,701 28
Premium	120 17
Transfer fees	25
Pass-books and initiation fees	71 50
Rents from company's office	117 00
Deposits in other financial institutions withdrawn	7,628 77
Total	$163,666 99
Cash on hand at close of last fiscal year	1,894 43
Total	$165,561 42

DISBURSEMENTS.

Loans on mortgage security	$56,748 93
Loans on stock, certificates or pass-book security	1,079 00
Unfinished building account	875 00
Withdrawals of running stock and dividends	12,012 94
Withdrawals of deposits	80,407 13
Borrowed money	4,000 00
Deposits in other financial institutions	5,000 00
Taxes	6 22
Salaries of officers and directors	112 00
Office help, rent and legal services	336 75
All other expenses	189 65
Furniture and fixtures	439 00
Cash in office	500 00
Total	$161,706 62
Cash on hand	3,854 80
Total	$165,561 42

PROFIT AND LOSS—EARNINGS.

Interest	$4,701 28
Premium	120 17
Transfer fees	25
Pass-books and initiation fees	71 50
Rent from company's office	117 00
Total	$5,010 20

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$1,092 06
Reserve fund credit	100 00
Undivided profit credit	129 16
Interest on deposits	2,305 36
Salaries of officers and directors	112 00
Office help, rent and legal services	336 75
All other expenses	189 65
Taxes	6 22
Furniture and fixtures	739 00
Total	$5,010 20

Number of shares of stock in force	1,138
Capital subscribed and in force	$113,800 00
Number of stockholders	354
Number of depositors	168
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	34
Par value of each share	$100 00
Number of borrowers	65
Plan of Association	Permanent

PROVIDENT BUILDING AND LOAN ASSOCIATION OF CLEVELAND.

Incorporated, March 15, 1893. Authorized capital, $1,000,000.00.

President, Eli W. Cannell.
Address, 4129 E. Ninety-third St.

Secretary, W. R. Dunbar.
Address, 8303 Harvard Ave., S. E.
Attorney, H. B. Howells.
Address 1130 Williamson Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$4,491 06
Loans on mortgage security	671,081 00
Loans on stock, certificates or pass-book security	24,812 64
Furniture and fixtures	400 00
Real estate	209 75
Bonds	10,000 00
Total	$710,994 45
Interest due and uncollected	$967 06

LIABILITIES.

Running stock and dividends	$43,161 30
Paid-up stock and dividends	587,400 00
Deposits and accrued interest	3,482 47
Reserve fund	18,075 00
Undivided profit fund	6,651 46
Borrowed money and accrued interest	34,500 00
Due borrowers on unfinished buildings	17,724 22
Total	$710,994 45
Interest due and uncollected	$967 06

RECEIPTS.

Dues on running stock	$25,339 06
Paid-up stock	121,200 00
Deposits	4,776 42
Loans on mortgage security repaid	246,241 67
Loans on stock, certificates or pass-book security	26,933 36
Unfinished building account	17,724 22
Borrowed money	34,500 00
Interest	52,918 22
Transfer fees	1,005 00
Pass-books and initiation fees	687 40
Total	$531,325 35
Cash on hand at close of last fiscal year	20,193 12
Total	$551,518 47

DISBURSEMENTS.

Loans on mortgage security	$358,478 29
Loans on stock, certificates or pass-book security	21,895 70
Unfinished building account	9,952 77
Withdrawals of running stock and dividends	22,286 40
Withdrawals of paid-up stock	62,400 00
Withdrawals of deposits	3,308 96
Borrowed money	13,000 00
Dividends on paid-up stock	39,290 70
Interest on deposits	18 48
Interest on borrowed money	292 50
Taxes	67 09
Salaries of officers and directors	5,085 00
Office help, rent and legal services	400 95
All other expenses	538 57
Bonds purchased	10,000 00
Suspense account	12 00
Total	$547,027 41
Cash on hand	4,491 06
Total	$551,518 47

PROFIT AND LOSS—EARNINGS.

Interest	$52,918 22
Transfer fees	1,005 00
Pass-books and initiation fees	687 40
Total	$54,610 62

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,522 56
Dividends on paid-up stock	39,290 70
Reserve fund credit	2,648 00
Undivided profit credit	3,565 56
Interest on deposits	137 69
Interest on borrowed money	292 50
Salaries of officers and directors	5,085 00
Office help, rent and legal services	400 95
All other expenses	538 57
Taxes	67 09
Furniture and fixture	50 00
Suspense account	12 00
Total	$54,610 62

Number of shares of stock in force	6,889
Capital subscribed and in force	$688,900 00
Number of stockholders	584
Number of depositors	376
Rate per cent. interest charged	8
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits, borrowers only	5

Par value of each share	$100 00
Number of borrowers	382
Plan of Association	Permanent

ST. CLAIR AVENUE SAVINGS AND LOAN COMPANY

OF CLEVELAND.

Incorporated, September 30, 1914. Authorized capital, $100,000.00.

President, A. B. Bartoszewicz.
Address, 2006 St. Clair Ave.
Treasurer, Frank Jablonsky.
Address, 1312 E. 23rd St.

Secretary, Peter Mulliolis.
Address, 6721 Edna Ave.
Attorney, S. Peskind.
Address, 812-814 Citizens Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$923 29
Loans on mortgage security	80,933 83
Loans on all other security	7,000 00
Bonds	500 00
Total	$89.357 12

LIABILITIES.

Permanent (non-withdrawable) stock	$21,800 00
Deposits and accrued interest	46,755 99
Reserve fund	666 60
Undivided profit fund	2,134 53
Borrowed money and accrued interest	10,000 00
Deposits from other financial institutions	8,000 00
Total	$89,357 12

RECEIPTS.

Paid-up stock	$6,900 00
Deposits	54,651 50
Loans on mortgage security repaid	37,798 31
Loans on all other security repaid	10,070 00
Borrowed money	26,000 00
Deposits from other financial institutions	8,000 00
Interest	5,444 50
Premium	747 10
Discount on mortgages	3,930 00
Rebate interest	86 51
Total	$153,627 92
Cash on hand at close of last fiscal year	5,981 12
Total	$159,609 04

DISBURSEMENTS.

Loans on mortgage security	$64,675 85
Loans on all other security	15,250 00
Withdrawals of deposits	53,926 55
Borrowed money	16,000 00
Dividends on paid-up stock	2,326 00
Interest on deposits	1,864 57
Interest on borrowed money	982 45
Burglar and hold-up insurance	144 65
Salaries of officers and directors	1,045 00
Office help, rent and legal services	794 25
All other expenses	716 43
Bonds purchased	500 00
Furniture and fixtures	460 00
Total	$158,685 75
Cash on hand	923 29
Total	$159,609 04

PROFIT AND LOSS—EARNINGS.

Interest	$5,444 50
Premium	747 10
Discount on mortgages	3,930 00
Interest rebate	86 51
Total	$10,208 11

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$2,326 00
Reserve fund credit	254 24
Undivided profit credit	1,620 52
Interest on deposits	1,864 57
Interest on borrowed money	982 45
Salaries of officers and directors	1,045 00
Office help, rent and legal services	794 25
All other expenses	716 43
Burglar and hold-up insurance	144 65
Furniture and fixtures	460 00
Total	$10,208

Number of shares of stock in force	218
Capital subscribed and in force	$21,800 00
Number of stockholders	21
Number of depositors	301
Rate per cent. interest charged	8
Rate per cent. dividend declared to running and paid-up stock	12
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	76
Plan of Association	Permanent

ST. HYACINTH'S SAVINGS AND LOAN ASSOCIATION OF CLEVELAND.

Incorporated, March 8, 1913.

Authorized capital, $300,000.00.

President, Ignatius Zuranski.
Addess, 2849 E. 66th St., Cleveland.
Treasurer, Stanislaw Kiviatkowski.
Address, 2974 E. 65th St., Cleveland.

Secretary, Joseph Pokrywka.
Address, 7040 Morgan Ave., Cleveland.
Attorney, C. J. Benkowski.
Address, Cleveland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$4,031 37
Loans on mortgage security	13,700 00
Loans on stock, certificates or passbook security	3,838 50
Furniture and fixtures	65 06
Total	$21,634 93

LIABILITIES.

Running stock and dividends	$12,055 86
Credits on mortgage loans	6,147 92
Credits on other loans	2,372 82
Deposits and accrued interest	110 00
Reserve fund	299 33
Undivided profit fund	649 00
Total	$21,634 93

RECEIPTS.

Dues on running stock	$3,931 50
Deposits	308 75
Credits on mortgage loans	3,506 34
Loans on stock, certificates or passbook security	978 00
Interest	625 66
Fines	20 10
Transfer fees	52 20
Total	$9,422 55
Cash on hand at close of last fiscal year	2,779 88
Total	$12,202 43

DISBURSEMENTS.

Loans on mortgage security	$4,700 00
Loans on stock, certificates or passbook security	915 00
Withdrawals of running stock and dividends	1,907 72
Withdrawals of deposits	473 75
Interest on deposits	12 74
Salaries of officers and directors	110 00
Office help, rent and legal services	40 00
All other expenses	11 85
Total	$8,171 06
Cash on hand	4,031 37
Total	$12,202 43

PROFIT AND LOSS—Earnings.

Interest	$625 66
Fines	20 10
Transfer fees	52 20
Total	$697 96

PROFIT AND LOSS—Distribution.

Reserve fund credit	$131 17
Undivided profit credit	357 26
Interest on deposits	12 74
Salaries of officers and directors	110 00
Office help, rent and legal services	40 00
All other expenses	11 85
Furniture and fixtures	34 94
Total	$697 96

Number of shares of stock in force	315
Capital subscribed and in force	$63,000 00
Number of stockholders	71
Number of depositors	1
Rate per cent. interest charged	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	78
Par value of each share	$200 00
Number of borrowers	5
Plan of Association	Permanent

SECURITY SAVINGS AND LOAN COMPANY
OF CLEVELAND.

Incorporated, March 8, 1916. Authorized capital, $500,000.00.

President, Arch. C. Klumph.
Address, Cuyahoga Lumber Co.
Treasurer, W. H. Fowler
Address, Citizens Savings and Trust Co.

Secretary A. E. Christian.
Address, 322 Euclid Ave.
Attorneys, Hills and Van Derveer.
Address, 802 American Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$8,901 53
Loans on mortgage security	153,817 60
Loans on stock, certificates or pass-book security	2,675 00
Bonds—Liberty	12,000 00
Total	$177,394 13
Interest due and uncollected	$25 00

LIABILITIES.

Running stock and dividends	$25,914 96
Paid-up stock and dividends	34,700 00
Permanent (non-withdrawable) stock	12,712 11
Deposits and accrued interest	62,852 57
Reserve fund	16,013 15
Undivided profit fund	1,031 40
Due borrowers on unfinished buildings	24,169 94
Total	$177,394 13
Interest due and uncollected	$25 00

RECEIPTS.

Dues on running stock	$49,475 00
Paid-up stock	26,400 00
Permanent stock	14,413 39
Deposits	111,365 36
Credits on mortgage loans	1,219 76
Loans on mortgage security repaid	4,600 00
Loans on stock, certificates or pass-book security	12,766 05
Unfinished building account	128,710 02
Borrowed money	13,300 00
Interest	5,729 17
Sale of bonds	41,200 00
Miscellaneous	1,440 92
Reserve	15,898 15
Total	$426,517 82
Cash on hand at close of last fiscal year	23,287 12
Total	$449,804 94

DISBURSEMENTS.

Loans on mortgage security	$141,800 00
Loans on stock, certificates or pass-book security	15,441 05
Unfinished building account	111,640 08
Withdrawals of running stock and dividends	39,972 82
Withdrawals of paid-up stock	2,305 09
Withdrawals of deposits	58,642 80
Borrowed money	13,300 00
Dividends on paid-up stock	1,398 32
Interest on deposits	1,245 18
Interest on borrowed money	17 74
Salaries of officers and directors	750 00
Office help, rent and legal services	662 68
All other expenses	527 65
Bonds purchased	53,200 00
Total	$440,903 41
Cash on hand	8,901 53
Total	$449,804 94

PROFIT AND LOSS—Earnings.

Interest	$5,729 17
Other earnings	1,440 92
Total	$7,170 09

PROFIT AND LOSS—Distribution.

Dividends on running stock	$1,003 26
Dividends on permanent stock	603 81
Dividends on paid-up stock	1,398 32
Reserve fund credit	90 00
Undivided profit credit	871 45
Interest on deposits	1,245 18
Interest on borrowed money	17 74
Salaries of officers and directors	750 00
Office help, rent and legal services	662 68
All other expenses	527 65
Total	$7,170 09

Number of shares of stock in force	2,505
Capital subscribed and in force	$250,500 00
Number of stockholders	345
Number of depositors	925
Rate per cent. interest charged	7 and 98/100
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4–5

Number of shares loaned upon	32
Par value of each share	$100 00
Number of borrowers	37
Plan of Association	Permanent.

SLOVENIAN BUILDING AND LOAN ASSOCIATION
OF CLEVELAND.

Incorporated, December 7, 1916.

Authorized capital, $100,000.00.

President, Anton Kausek.
Address 6202 St. Clair Avenue.
Treasurer, August Kausek.
Address, 6206 St. Clair Avenue.

Secretary. Paul Schneller.
Address, 6202 St. Clair Avenue.
Attorney, John S. Mihelich.
Address, 5514 St. Clair Avenue.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,586 46
Loans on mortgage security	1,400 00
Furniture and fixtures	1,265 05
Loss	677 59
Total	$8,929 10

RECEIPTS.

Dues on running stock	$3,278 50
Paid-up stock	600 00
Deposits	6,525 60
Interest	20 74
Pass-books and initiation fees	294 50
Rents from company's office	36 00
Collection fee	50
Expense returned	21 40
Total	$10,777 24

PROFIT AND LOSS—EARNINGS.

Interest	$20 74
Pass-books and initiation fees	294 50
Rent from company's office	36 00
Collection fee	50
Expense returned	21 40
Loss	677 59
Total	$1,050 73

Number of shares of stock in force	766
Capital subscribed and in force	$76,600 00
Number of stockholders	89
Number of depositors	20
Rate per cent. interest charged	7¼
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$3,253 50
Permanent (non-withdrawable) stock	600 00
Deposits and accrued interest	5,075 60
Total	$8,929 10

DISBURSEMENTS.

Loans on mortgage security	$1,400 00
Withdrawals of running stock and dividends	25 00
Withdrawals of deposits	1,450 00
Furniture and fixtures	1,265 05
Salaries of officers and directors	150 00
Office help, rent and legal services	380 00
All other expenses	360 48
Commission on stock sold	160 25
Total	$5,190 78
Cash on hand	5,586 46
Total	$10,777 24

PROFIT AND LOSS—DISTRIBUTION.

Salaries of officers and directors	$150 00
Office help, rent and legal services	380 00
All other expenses	520 73
Total	$1,050 73

Par value of each share	$100 00
Number of borrowers	1
Plan of Association	Permanent

SOUTH SIDE GERMAN BUILDING ASSOCIATION
OF CLEVELAND.

Incorporated, January 18, 1892. Authorized capital, $5,000.000.00.

President, Wm. F. Kuhl.
Address, 3125 W. 12th St.

Secretary, John L. Hummel.
Address, 3418 Walton Ave.
Attorney, F. F. Klingman.
Address, Electric Illuminating Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$51,604 63
Loans on mortgage security	1,214,972 17
Real estate—office building	18,873 56
Due from borrowers for insurance and taxes	381 37
Bonds—Liberty	1,000 00
Total	$1,286,831 73
Interest due and uncollected	$2,801 86

LIABILITIES.

Running stock and dividends	$672,328 63
Credits on mortgage loans	125,127 86
Paid-up stock and dividends	353,905 99
Reserve fund	32,000 00
Undivided profit fund	11,329 53
Borrowed money and accrued interest	20,000 00
Due borrowers on unfinished buildings	2,139 72
Deposits from other building and loan associations	70,000 00
Total	$1,286,831 73
Interest due and uncollected	$2,301 86

RECEIPTS.

Dues on running stock	$451,074 21
Paid-up stock	116,600 00
Loans on mortgage security repaid	309,217 81
Unfinished building account	127,656 39
Borrowed money	20,000 00
Deposits from other building and loan associations	10,000 00
Insurance and taxes refunded by borrowers	834 00
Interest	73,279 90
Pass-books and initiation fees	224 00
Rents from company's real estate	1,192 50
Dividend paid stock	18 00
Total	$1,110,096 81
Cash on hand at close of last fiscal year	36,885 18
Total	$1,146,981 99

DISBURSEMENTS.

Loans on mortgage security	$498,035 97
Unfinished building accounts	137,867 65
Withdrawals of running stock and dividends	328,318 05
Withdrawals of paid-up stock	73,000 00
Borrowed money	25,000 00
Insurance and taxes paid for borrowers	797 75
Dividends on paid-up stock	17,754 65
Interest on deposits	3,498 61
Interest on borrowed money	1,553 11
Repairs on company's real estate	128 75
Taxes	242 73
Salaries of officers and directors	6,075 00
Office help, rent and legal services	185 00
All other expenses	1,914 75
Bonds	1,000 00
Legal papers	5 34
Total	$1,095,377 36
Cash on hand	51,604 63
Total	$1,146,981 99

PROFIT AND LOSS—EARNINGS.

Interest	$73,279 90
Pass-books and initiation fees	224 00
Rent from company's real estate	1,192 50
Total	$74,696 40

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$33,646 67
Dividends on paid-up stock	19,543 99
Reserve fund credit	6,000 00
Undivided profit credit	1,902 45
Interest on deposits	3,498 61
Interest on borrowed money	1,553 11
Salaries of officers and directors	6,075 00
Office help, rent and legal services	185 00
All other expenses	1,514 75
Taxes	242 73
Repairs on company's real estate	128 75
Furniture and fixtures	400 00
Legal papers	5 34
Total	$74,696 40

Number of shares of stock in force	12,805
Capital subscribed and in force	$2,561,000 00
Number of stockholders	2,256
Rate per cent. interest charged	7 and 7.28
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	6,231
Par value of each share	$200 00
Number of borrowers	563
Plan of Association	Permanent

SUPERIOR BUILDING AND LOAN COMPANY
OF CLEVELAND.

Incorporated, August 25, 1914.

Authorized capital, $2,500,000.00.

President, Max Greenhut.
Address, 1373 East Boulevard.
Treasurer, Samuel Bernstein.
Address, 13600 Superior Ave.

Secretary, Leonhardt E. Weitz.
Address, 1206 Virginia Ave.
Attorney, Fred E. Pfeiffer.
Address, 12413 Tuscora Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 15, 1917.

ASSETS.

Loans on mortgage security	$813,242 85
Furniture and fixtures	1,807 00
Bonds—Liberty	536 44
Total	$815,586 29
Interest due and uncollected	$5,395 16

LIABILITIES.

Running stock and dividends	$441,479 41
Paid-up stock and dividends	116,300 00
Deposits—Builders'	9,250 00
Deposits—Savings	59,944 10
Deposits—Miscellaneous	1,039 33
Reserve fund	5,924 50
Undivided profit fund	29,669 76
Borrowed money and accrued interest	100,000 00
Due borrowers on unfinished buildings	46,543 24
Temporary over-draft	5,435 95
Total	$815,586 29
Interest due and uncollected	$5,395 16

RECEIPTS.

Dues on running stock	$265,949 67
Paid-up stock	60,600 00
Deposits	74,915 29
Loans on mortgage security repaid	393,381 04
Unfinished building account	657,726 45
Borrowed money	130,000 00
Deposits—Miscellaneous	14,468 44
Deposits—Builders'	12,600 00
Interest	53,980 97
Transferred from trustees fund to undivided profit fund	17,469 45
Transfer fees	21 00
Building construction fees	6,669 50
Loan fees	372 50
Sale of bonds	9,809 00
Appraised fees	42 00
Temporary over-draft	5,435 95
Total	$1,703,439 26
Cash on hand at close of last fiscal year	2,130 41
Total	$1,705,569 67

DISBURSEMENTS.

Loans on mortgage security	$669,665 78
Unfinished building account	710,166 21
Withdrawals of running stock and dividends	81,141 62
Withdrawals of deposits	64,078 80
Borrowed money	90,347 23
Miscellaneous	13,429 11
Deposits—Builders'	3,350 00
Dividends on stock	44,434 48
Interest on deposits	3,280 34
Interest on borrowed money	2,835 41
Taxes	77 39
Salaries of officers and directors	4,094 15
Office help ,rent and legal services	4,301 33
All other expenses	2,215 38
Bonds purchased	10,345 44
Furniture and fixtures	1,807 00
Total	$1,705,569 67
Cash on hand	000 00
Total	$1,705,569 67

PROFIT AND LOSS—EARNINGS.

Interest	$53,980 97
Transfer fees	21 00
Building construction fees	6,669 50
Legal fees	372 50
Appraised fees	42 00
Total	$61,085 97

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$28,774 91
Dividends on paid-up stock	7,568 89
Undivided profit credit	9,095 63
Interest on deposits	2,122 88
Interest on borrowed money	2,835 41
Salaries of officers and directors	4,094 15
Office help, rent and legal services	4,301 33
All other expenses	2,215 38
Taxes	77 39
Total	$61,085 97

Number of shares of stock in force	16,760
Capital subscribed and in force	$1,676,000 00
Number of stockholders	870
Number of depositors	673
Rate per cent interest charged	8
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	4, 5, 6

Par value of each share	$100 00
Number of borrowers	130
Plan of Association	Permanent

TATRA SAVINGS AND LOAN ASSOCIATION
OF CLEVELAND.

Incorporated, January 30, 1909. **Authorized capital, $100,000.00.**

President, Joseph Dovalovsky.
Address, 9105 Dickens Ave.
Treasurer, Michael Hrass.
Address, 2534 Marian Ave.

Secretary, J. E. Sotak.
Address, 2437 Scovill Ave.
Attorney, C. J. Benkoski.
Address, Society for Savings Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$7,596 85
Loans on mortgage security	82,052 97
Loans on stock, certificates or pass-book security	2,008 49
Furniture and fixtures	240 75
Total	$91,899 06

LIABILITIES.

Running stock and dividends	$24,783 57
Paid-up stock and dividends	19,800 00
Deposits and accrued interest	46,048 91
Reserve fund	787 28
Undivided profit fund	479 30
Total	$91,899 06

RECEIPTS.

Dues on running stock	$59,237 44
Paid-up stock	14,400 00
Deposits	50,614 00
Loans on mortgage security repaid	20,582 38
Loans on stock, certificates or pass-book security	887 18
Borrowed money	4,500 00
Insurance and taxes refunded by borrowers	87 62
Interest	4,529 75
Pass-books and initiation fees	53 00
Application fees	2 00
Fines	28 87
Total	$154,922 24
Cash on hand at close of last fiscal year	659 77
Total	$155,582 01

DISBURSEMENTS.

Loans on mortgage security	$52,450 00
Loans on stock, certificates or pass-book security	2,200 00
Withdrawals of running stock and dividends	57,010 72
Withdrawals of paid-up stock	400 00
Withdrawals of deposits	23,178 61
Borrowed money	9,500 00
Dividends on paid-up stock	988 15
Interest on deposits	911 63
Interest on borrowed money	97 50
Salaries of officers and directors	584 00
Office help, rent and legal services	141 48
All other expenses	298 07
Furniture and fixtures	50 00
Undivided profit fund	175 00
Total	$147,985 16
Cash on hand	7,596 85
Total	$155,582 01

PROFIT AND LOSS—EARNINGS.

Interest	$4,529 75
Fines	28 87
Pass-books and initiation fees	53 00
Application fees	2 00
Total	$4,613 62

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$893 37
Dividends on paid-up stock	988 15
Reserve fund credit	312 56
Undivided profit credit	322 84
Interest on deposits	911 63
Interest on borrowed money	97 50
Salaries of officers and directors	584 00
Office help, rent and legal services	141 48
All other expenses	298 07
Furniture and fixtures	64 02
Total	$4,613 62

Number of shares of stock in force	406
Capital subscribed and in force	$81,200 00
Number of stockholders	225
Number of depositors	153
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	14
Par value of each share	$200 00
Number of borrowers	52
Plan of Association	Permanent

UKRANIA RUTHENIAN BUILDING AND LOAN ASSOCIATION OF CLEVELAND.

Incorporated, July 7, 1915.

Authorized capital, $100,000.00.

President, Rev. P. Tanawsky.
Address, 2280 W. 7th St.
Treasurer, Stephen Paliwoda.
Address, Cleveland.

Secretary, Michael Lovzuka.
Address, 15114 Miles Ave.
Attorney, E. J. Kovanda.
Address, 619 Society for Savings Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,535 11
Loans on mortgage security	221,300 00
Loans on stock, certificates or pass-book security	1,345 00
Real estate	5,000 00
Deposits in other building and loan associations	3,000 00
Total	$232,180 11

LIABILITIES.

Running stock and dividends	$18,057 62
Credits on mortgage loans	21,971 66
Deposits and accrued interest	187,944 13
Reserve fund	291 63
Undivided profit fund	2,323 61
Due borrowers on unfinished buildings	1,295 00
Overage	296 46
Total	$232,180 11

RECEIPTS.

Dues on running stock	$11,229 07
Deposits	131,669 03
Credits on mortgage loans	13,856 52
Loans on mortgage security repaid	72,100 00
Loans on stock, certificates or pass-book security	1,565 00
Unfinished building account	21,444 50
Interest	8,953 30
Fines	88 40
Transfer fees	1 00
Pass-books and initiation fees	77 00
Total	$260,983 82
Cash on hand at close of last fiscal year	19,539 45
Total	$280,523 27

DISBURSEMENTS.

Loans on mortgage security	$196 400 00
Loans on stock, certificates or pass-book security	2,725 00
Unfinished building account	21,624 50
Withdrawals of running stock and dividends	3,825 65
Withdrawals of deposits	39,441 18
Deposits in other building and loan associations	3,000 00
Real estate (purchase price)	5,000 00
Interest on deposits	5,610 93
Salaries of officers and directors	811 00
Office help, rent and legal services	11 00
All other expenses	278 11
Shortage	260 79
Total	$278,988 16
Cash on hand	1,535 11
Total	$280,523 27

PROFIT AND LOSS—EARNINGS.

Interest	$8,953 30
Fines	88 40
Transfer fees	1 00
Pass-books and initiation fees	77 00
Total	$9,119 70

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$546 17
Reserve fund credit	182 75
Undivided profit credit	1,679 74
Interest on deposits	5,610 93
Salaries of officers and directors	811 00
Office help, rent and legal services	11 00
All other expenses	278 11
Total	$9,119 70

Number of shares of stock in force	439
Capital subscribed and in force	$87,800 00
Number of stockholders	209
Number of depositors	514
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Par value of each share	$200 00
Number of borrowers	125
Plan of Association	Permanent.

UNION SAVINGS AND LOAN COMPANY

OF CLEVELAND.

Incorporated, June 23, 1891.
President, M. A. Sprague.
Address, Berea.
Treasurer, Geo. H. Olmsted.
Address, Williamson Building.

Authorized capital, $2,000,000.00.
Secretary, A. P. Grigor.
Address, 60 Public Square.
Attorney, W. S. Hannon.
Address, 328 Citizens Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 29, 1918.

ASSETS.

Cash on hand	$128,825 07
Loans on mortgage security	2,900,931 48
Loans on stock, certificates or passbook security	5,350 00
Furniture and fixtures	350 00
Real estate sold on contract	610 00
Due from borrowers for insurance and taxes	1,964 50
Bonds	57,125 00
Total	$3,095,156 05
Interest due and uncollected	$31,967 14

LIABILITIES.

Paid-up stock and dividends	$887,923 68
Deposits and accrued interest	1,164,197 27
Reserve fund	428,400 00
Undivided profit fund	13,861 74
Borrowed money and accrued interest	296,000 00
Due borrowers on unfinished buildings	138,648 36
Deposits from other building and loan associations	151,000 00
Deposits from other financial institutions	15,125 00
Total	$3,095,156 05
Interest due and uncollected	$31,967 14

RECEIPTS.

Paid-up stock	$106,000 00
Deposits	1,094,917 86
Loans on mortgage security repaid	1,293,077 44
Loans on stock, certificates or passbook security	3,342 46
Unfinished building account	1,250,271 91
Borrowed money	648,800 00
Deposits from other building and loan associations	109,500 00
Deposits from other financial institutions	25,611 65
Real estate sold	2,755 00
Real estate sold on contract	85 00
Insurance and taxes refunded by borrowers	6,274 89
Interest	222,469 07
Premium on stock sold	42,400 00
Sale of bonds	93,300 00
Profit and loss	1,642 15
Building fees and loan expenses	7,300 50
Total	$4,907,747 93
Cash on hand at close of last fiscal year	134,131 76
Total	$5,041,879 69

DISBURSEMENTS.

Loans on mortgage security	$1,204,644 96
Loans on stock, certificates or passbook security	5,072 46
Unfinished building account	1,622,339 54
Withdrawals of deposits	1,151,605 94
Borrowed money	352,800 00
Insurance and taxes paid for borrowers	6,596 78
Real estate (purchase price)	567 40
Real estate on contract	695 00
Dividends on paid-up stock	82,500 00
Interest on deposits	70,432 68
Interest on borrowed money	12,727 21
Furniture and fixtures	350 00
Taxes	11 80
Salaries of officers and directors	14,650 00
Office help, rent and legal services	7,190 00
All other expenses	7,390 57
Deposits by other building and loan associations withdrawn	142,500 00
Deposits by other financial institutions withdrawn	88,355 28
Bonds purchased	142,625 00
Total	$4,913,054 62
Cash on hand	128,825 07
Total	$5,041,879 69

PROFIT AND LOSS—EARNINGS.

Interest	$222,469 07
Premium	42,400 00
Transferred from undivided profit fund	36,000 00
Profit and loss	1,642 15
Building fees and loan expenses	7,300 50
Total	$309,811 72

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$84,423 68
Reserve fund credit	78,400 00
Undivided profit credit	34,585 78
Interest on deposits	70,432 68
Interest on borrowed money	12,727 21
Salaries of officers and directors	14,650 00
Office help, rent and legal services	7,190 00
All other expenses	7,390 57
Taxes	11 80
Total	$309,811 72

Number of shares of stock in force	8,560
Capital subscribed and in force	$856,000 00
Number of stockholders	342
Number of depositors	1,174
Rate per cent. interest charged	6, 7 and 8
Rate per cent. dividend declared to running and paid-up stock	11
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	1,072
Plan of Association	Permanent

VCELA BUILDING AND LOAN ASSOCIATION
OF CLEVELAND.

Incorporated, March 17, 1896.

Authorized capital, $5,000.000.00.

President, Joseph J. Klima.
Address, Lester and Finn Ave.
Treasurer, Joseph A. Klipec.
Address, 4277 E. 114th St.

Secretary, John A. Kainsinger.
Address, 4238 E. 122d St.
Attorney, Otto J. Zinner.
Address, 5118 Broadway.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS.

Cash on hand	$47,771 81
Loans on mortgage security	1,397,504 00
Loans on stock, certificates or pass-book security	40,409 00
Bonds. Liberty	2,119 00
Total	$1,487,803 81
Interest due and uncollected	$642 50

LIABILITIES.

Running stock and dividends	$1,138,606 11
Credits on mortgage loans	109,644 62
Deposits and accrued interest	153,966 95
Reserve fund	73,365 69
Due borrowers on unfinished buildings	12,220 44
Total	$1,487,803 81
Interest due and uncollected	$642 50

RECEIPTS.

Dues on running stock	$432,997 50
Deposits	233,897 41
Credits on mortgage loans	46,953 56
Loans on mortgage security repaid	410,998 00
Loans on stock, certificates or pass-book security	37,110 00
Unfinished building account	113,062 89
Borrowed money	160,000 00
Insurance and taxes refunded by borrowers	542 24
Interest	76,152 07
Premium	21 71
Fines	1,525 31
Transfer fees	66 00
Pass-books and initiation fees	2,412 00
Rents from company's office	720 00
Deposits in other financial institutions withdrawn	40,000 00
Sale of bonds. Liberty	24,295 50
Total	$1,580,754 19
Cash on hand at close of last fiscal year	13,063 04
Total	$1,593,817 23

DISBURSEMENTS.

Loans on mortgage security	$579,400 00
Loans on stock, certificates or pass-book security	39,924 00
Unfinished building account	100,842 25
Withdrawals of running stock and dividends	428,195 87
Withdrawals of deposits	79,930 46
Borrowed money	210,000 00
Deposits in other financial institutions	40,000 00
Interest on deposits	3,674 85
Interest on borrowed money	1,833 87
Repairs on company's office	90 00
Taxes	2 33
Salaries of officers and directors	6,378 46
Office help, rent and legal services	2,102 77
All other expenses	1,007 67
Bonds purchased. Liberty	26,414 50
Credits on mortgage loans refunded	26,248 19
Total	$1,546,045 42
Cash on hand	47,771 81
Total	$1,593,817 23

PROFIT AND LOSS—Earnings.

Interest	$76,152 07
Premium	21 71
Fines	1,525 31
Transfer fees	66 00
Pass-books and initiation fees	2,412 00
Rent from company's office	720 00
Total	$80,897 09

PROFIT AND LOSS—Distribution.

Dividends on running stock	$57,285 61
Reserve fund credit	8,521 53
Interest on deposits	3,674 85
Interest on borrowed money	1,833 87
Salaries of officers and directors	6,376 46
Office help, rent and legal services	2,102 77
All other expenses	1,007 67
Taxes	2 33
Repairs on company's office	90 00
Total	$88,897 09

Number of shares of stock in force	15,507
Capital subscribed and in force	$3.101,400 00
Number of stockholders	6,005
Number of depositors	384
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4—5

Number of shares loaned upon	1,350
Par value of each share	$200 00
Number of borrowers	1,432
Plan of Association	Serial

WARSAW SAVINGS AND LOAN ASSOCIATION
OF CLEVELAND.

Incorporated, September 22, 1916.

Authorized capital, $500,000.

President, Charles Orlikowski.
Address, 3728 E. 69th St.
Treasurer, S. J. Ciemnoczolowski.
Address, 3636 E. 65th St.

Secretary, Joseph F. Missal.
Address, 6614 Forman Ave.
Attorney, J. F. Sawicki.
Address, 3767 E. 71st St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,747 68
Loans on mortgage security	15,989 81
Loans on stock, certificates or pass-book security	975 00
Furniture and fixtures	211 00
Total	$19,923 49
Interest due and uncollected	$42 38

LIABILITIES.

Running stock and dividends	$15,784 19
Deposits and accrued interest	3,491 77
Reserve fund	59 56
Undivided profit fund	558 45
Over cash	29 52
Total	$19,923 49
Interest due and uncollected	$42 38

RECEIPTS.

Dues on running stock	$17,392 60
Deposits	6,860 00
Credits on mortgage loans	210 19
Loans on mortgage security repaid	1,400 00
Loans on stock, certificates or pass-book security	45 00
Unfinished building account	3,400 00
Interest	747 10
Fines	33 50
Transfer fees	9 15
Pass-books and initiation fees	996 00
Over cash	29 52
Total	$31,123 06

DISBURSEMENTS.

Loans on mortgage security	$17,600 00
Loans on stock, certificates or pass-book security	1,020 00
Unfinished building account	3,400 00
Withdrawals of running stock and dividends	2,167 69
Withdrawals of deposits	3,395 00
Interest on deposits	2 50
Salaries of officers and directors	70 00
Office help, rent and legal services	155 50
All other expenses	353 69
Furniture and fixtures	211 00
Total	$28,375 38
Cash on hand	2,747 68
Total	$31,123 06

PROFIT AND LOSS—EARNINGS.

Interest	$747 10
Fines	33 50
Transfer fees	9 15
Pass-books and initiation fees	996 00
Total	$1,785 75

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$500 15
Reserve fund credit	59 56
Undivided profit credit	558 45
Interest on deposits	88 40
Salaries of officers and directors	70 00
Office help, rent and legal services	155 50
All other expenses	353 69
Total	$1,785 75

Number of shares of stock in force	909
Capital subscribed and in force	$90,900 00
Number of stockholders	237
Number of depositors	14
Rate per cent. interest charged	7.98, 6.76 and 6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	67
Par value of each share	$100 00
Number of borrowers	14
Plan of Association	Terminating

WEST SIDE SAVINGS AND LOAN ASSOCIATION OF CLEVELAND.

Incorporated, December, 1886. Authorized capital, $10,000,000.00.

President, Fred Linn.
Address, 1827 W. 54th St.

Secretary, Jacob Haller.
Address, 2025 W. 25th St.
Attorney, Wm. F. Maurer.
Address, 710 American Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 10, 1917.

ASSETS.

Cash on hand	$7,426 76
Loans on mortgage security	3,438,575 00
Loans on stock, certificates or pass-book security	4,575 00
Real Estate—office building	65,000 00
Due from borrowers for insurance and taxes	87 07
Total	$3,515,663 83
Interest due and uncollected	$3,179 23

LIABILITIES.

Running stock and dividends	$2,022,998 94
Credits on mortgage loans	352,283 12
Paid-up stock and dividends	851,057 50
Reserve fund	53,800 00
Undivided profit fund	27,436 88
Due borrowers on unfinished buildings	33,087 39
Deposits from other building and loan associations	175,000 00
Total	$3,515,663 83
Interest due and uncollected	$3,179 23

RECEIPTS.

Dues on running stock	$1,030,177 7
Paid-up stock	140,000 00
Credits on mortgage loans	1,123,805 59
Loans on mortgage security repaid	1,144,725 00
Loans on stock, certificates or pass-book security	3,675 00
Unfinished building account	454,869 53
Borrowed money	50,000 00
Deposits from other building and loan associations	25,000 00
Real estate sold on contract	1,990 14
Insurance and taxes refunded by borrowers	245 96
Interest	202,019 98
Pass-books and initiation fees	5,776 25
Rents from company's real estate	2,794 05
Sale of office furniture	250 00
Total	$4,185,329 37
Cash on hand at close of last fiscal year	111,296 22
Total	$4,296,625 59

DISBURSEMENTS.

Loans on mortgage security	$1,742,075 00
Loans on stock, certificates or pass-book security	6,100 00
Unfinished building account	516,089 13
Withdrawals of running stock and dividends	709,136 71
Withdrawals of paid-up stock	72,300 00
Borrowed money	75,000 00
Insurance and taxes paid for borrowers	131 32
Dividends on paid-up stock	45,490 00
Interest on deposits	8,758 55
Interest on borrowed money	1,045 84
Company's real estate — office building	22,026 39
Taxes	457 04
Salaries of officers and directors	9,650 00
Office help, rent and legal services	2,235 00
All other expenses	3,504 32
Loan credits	1,075,199 53
Total	$4,289,198 83
Cash on hand	7,426 76
Total	$4,296,625 50

PROFIT AND LOSS—EARNINGS.

Interest	$202,019 98
Pass-books and initiation fees	5,776 25
Rent from company's real estate	2,794 05
Transferred from undivided profit fund	1,608 55
Office furniture sold	250 00
Total	$212,448 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$103,029 09
Dividends on mortgage loan credits	16,441 50
Dividends on paid-up stock	48,010 50
Reserve fund credit	9,300 00
Undivided profit credit	9,480 03
Interest on deposits	8,758 55
Interest on borrowed money	1,045 84
Salaries of officers and directors	9,650 00
Office help, rent and legal services	2,235 00
All other expenses	3,504 32
Taxes and insurance	475 04
Company's real estate—office building	536 96
Total	$212,448 83

Number of shares of stock in force	70,664
Capital subscribed and in force	$7,066,400 00
Number of stockholders	4,965
Rate per cent interest charged	6.76
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	34,505
Par value of each share	$100 00
Number of borrowers	1,475
Plan of Association	Permanent

WINDERMERE SAVINGS AND LOAN COMPANY

OF EAST CLEVELAND, CUYAHOGA COUNTY.

Incorporated, December 21, 1914.

Authorized capital, $3,500,000.00.

President, David W. Mills.
Address, 2046 E. 96th St.
Secretary, Kline F. Leet.
Address, 1721 Holyoke Ave.

Attorney, George B. Riley.
Address, 1609 Williamson Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$39,480 93
Loans on mortgage security	682,709 94
Loans on stock, certificates or pass-book security	6,148 03
Bonds—Liberty	4,600 00
Total	$732,938 90
Interest due and uncollected	$1,148 12

LIABILITIES.

Running stock and dividends	$328,509 61
Paid-up stock and dividends	235,200 00
Deposits and accrued interest	64,475 29
Reserve fund	3,073 00
Undivided profit fund	10,560 82
Borrowed money and accrued interest	40,000 00
Due borrowers on unfinished buildings	51,120 18
Total	$732,938 90
Interest due and uncollected	$1,148 12

RECEIPTS.

Dues on running stock	$278,472 34
Paid-up stock	130,800 00
Deposits	80,853 24
Credits on mortgage loans	234,263 01
Loans on stock, certificates or pass-book security	4,659 97
Unfinished building account	519,574 83
Borrowed money	130,000 00
Interest	40,912 06
Premium	3,334 00
Loan fees	1,214 50
Sale of bonds	10,000 00
Miscellaneous	813 34
Total	$1,434,897 29
Cash on hand at close of last fiscal year	30,139 41
Total	$1,465,036 70

DISBURSEMENTS.

Loans on mortgage security	$514,891 97
Loans on stock, certificates or pass-book security	9,115 00
Unfinished building account	592,526 48
Withdrawals of running stock and dividends	140,373 01
Withdrawals of paid-up-stock	2,700 00
Withdrawals of deposits	39,007 76
Borrowed money	90,000 00
Accrued interest	50 15
Dividends on paid-up stock	13,263 30
Interest on deposits	1,738 95
Interest on borrowed money	1,558 25
Salaries of officers and directors	1,751 96
Office help, rent and legal services	2,215 79
All other expenses	1,763 15
Bonds purchased—Liberty	14,600 00
Total	$1,425,555 77
Cash on hand	39,480 93
Total	$1,465,036 70

PROFIT AND LOSS—EARNINGS.

Interest	$40,912 06
Premium	3,334 00
Loan fees	1,214 50
Miscellaneous	813 34
Total	$46,273 90

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$17,903 43
Dividends on paid-up stock	13,263 30
Reserve fund credit	1,978 00
Undivided profit credit	4,056 81
Interest on deposits	1,733 06
Interest on borrowed money	1,558 25
Salaries of officers and directors	1,751 96
Office help, rent and legal services	2,215 79
All other expenses	1,813 30
Total	$46,273 90

Number of shares of stock in force	24,946
Capital subscribed and in force	$2,494,600 00
Number of stockholders	2,039
Number of depositors	518
Rate per cent. interest charged	6, 7 and 8
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	340
Par value of each share	$100 00
Number of borrowers	216
Rate per cent. premium charged	1 and 2
Plan of Association	Permanent

COLONIAL SAVINGS AND LOAN COMPANY

OF LAKEWOOD, CUYAHOGA COUNTY.

Incorporated, December, 1911. Authorized capital, $1,000,000.00.

President, C. R. Cross.
Address, 14600 Detroit Ave.
Treasurer, F. W. Wolf.
Address, 14600 Detroit Ave.

Secretary, H. S. Hart.
Address, 14600 Detroit Ave.
Attorney, C. R. Cross.
Address, 14600 Detroit Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 1, 1918.

ASSETS.

Cash on hand	$6,660 36
Loans on mortgage security	655,146 76
Loans on stock, certificates or pass-book security	3,698 00
Furniture and fixtures	1,311 88
Bonds	1,500 00
Total	$668,317 00
Interest due and uncollected	$1,931 96

LIABILITIES.

Running stock and dividends	$215,745 64
Paid-up stock and dividends	250,806 62
Deposits and accrued interest	39,981 66
Reserve fund	12,500 00
Undivided profit fund	2,682 55
Borrowed money and accrued interest	85,000 00
Due borrowers on unfinished buildings	51,600 53
Deposits from other building and loan associations	10,000 00
Total	$668,317 00
Interest due and uncollected	$1,931 96

RECEIPTS.

Dues on running stock	$119,079 42
Paid-up stock	141,000 00
Deposits	46,677 24
Credits on mortgage loans	238,266 26
Loans on stock, certificates or pass-book security	3,744 00
Unfinished building account	413,625 74
Borrowed money	105,000 00
Deposits from other building and loan associations	10,000 00
Interest	39,221 02
Premium	320 00
Pass-books and initiation fees	80 00
Other receipts—Appraisal fees	1,791 39
Total	$1,118,805 07
Cash on hand at close of last fiscal year	14,122 75
Total	$1,132,927 82

DISBURSEMENTS.

Loans on mortgage security	$407,076 47
Loans on stock, certificates or pass-book security	3,368 00
Unfinished building account	451,242 03
Withdrawals of running stock and dividends	167,956 96
Withdrawals of paid-up stock	1,000 00
Withdrawals of deposits	29,841 10
Borrowed money	50,000 00
Dividends on paid-up stock	5,902 08
Interest on deposits	1,548 31
Interest on borrowed money	1,981 11
Salaries of officers and directors	1,256 00
Office help, rent and legal services	1,518 50
All other expenses	695 97
Bonds purchased	1,500 00
Furniture and fixtures	1,380 93
Total	$1,126,267 46
Cash on hand	6,660 36
Total	$1,132,927 82

PROFIT AND LOSS—EARNINGS.

Interest	$39,221 02
Premium	421 50
Pass-books and initiation fees	80 00
Transferred from undivided profit fund	2,271 70
Appraisal fees	1,791 39
Total	$43,785 61

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$17,376 14
Dividends on paid-up stock	14,508 70
Reserve fund credit	2,000 00
Undivided profit credit	2,581 83
Interest on deposits	1,548 31
Interest on borrowed money	1,981 11
Salaries of officers and directors	1,256 00
Office help, rent and legal services	1,518 50
All other expenses	695 97
Furniture and fixtures	319 05
Total	$43,785 6

Number of shares of stock in force	9,820
Capital subscribed and in force	$982,000 00
Number of stockholders	727
Number of depositors	22
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	4, 5, 5½

Number of shares loaned upon	280
Par value of each share	$100 00
Number of borrowers	141
Rate per cent. premium charged	1
Plan of Association	Permanent

OROL BUILDING AND LOAN COMPANY

OF LAKEWOOD, CUYAHOGA COUNTY.

Incorporated, March 24, 1911. Authorized capital, $500,000.00.

President, Stephen Dutko.
Address, 2136 Halstead St.
Treasurer, John Virostko.
Address, 1552 Highland Ave.

Secretary, Martin Slimak.
Address, 12603 Madison Ave.
Attorney, Gustave G. Gilbert.
Address, 424 Cuyahoga Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$38,499 04
Loans on mortgage security	253,574 11
Loans on stock, certificates or pass book security	2,974 00
Bonds—Liberty	2,000 00
Total	$279,047 15
Interest due and uncollected	141 41

RECEIPTS.

Dues on running stock	$37,397 16
Paid-up stock	34,600 00
Deposits	137,094 93
Loans on mortgage security repaid	71,539 35
Loans on stock, certificates or pass-book security	3,011 00
Loans on all other security repaid	100 00
Unfinished building account	59,057 51
Interest	14,850 77
Transfer fees	9 00
Pass-books and initiation fees	208 00
Total	$357,867 72
Cash on hand at close of last fiscal year	20,832 94
Total	$378,700 66

PROFIT AND LOSS—EARNINGS.

Interest	$14,850 77
Transfer fees	9 00
Pass-books and initiation fees	208 00
Total	$15,067 77

Number of shares of stock in force	1,836
Capital subscribed and in force	$367,200 00
Number of stockholders	571
Number of depositors	502
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6½
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$82,586 32
Paid-up stock and dividends	39,135 39
Deposits and accrued interest	166,382 50
Reserve fund	1,841 48
Undivided profit fund	551 95
Due borrowers on unfinished buildings	6,549 51
Total	$297,047 15
Interest due and uncollected	141 41

DISBURSEMENTS.

Loans on mortgage security	$122,400 00
Loans on stock, certificates or pass-book security	3,125 00
Loans on all other security	100 00
Unfinished building account	52,508 00
Withdrawals of running stock and dividends	32,335 61
Withdrawals of paid-up stock	8,000 00
Withdrawals of deposits	116,592 30
Dividends on paid-up stock	637 00
Salaries of officers and directors	1,435 00
Office help, rent and legal services	461 00
All other expenses	607 71
Bonds purchased—Liberty	2,000 00
Total	$340,201 62
Cash on hand	38,499 04
Total	$378,700 66

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,621 89
Dividends on paid-up stock	1,572 39
Reserve fund credit	628 21
Undivided profit credit	264 73
Interest on deposits	5,269 53
Salaries of officers and directors	1,435 00
Office help, rent and legal services	461 00
All other expenses	607 71
Furniture and fixtures	207 31
Total	$15,067 77

Number of shares loaned upon	96
Par value of each share	$200 00
Number of borrowers	143
Plan of Association	Permanent

ARCANUM BUILDING AND LOAN ASSOCIATION

OF ARCANUM, DARKE COUNTY.

Incorporated, August 22, 1885. **Authorized capital, $200,000.00.**

President, W. J. Edwards.
Address, Arcanum.
Treasurer, E. B. Hawley.
Address, Arcanum.

Secretary, G. T. Browder.
Address, Arcanum.
Attorney, W. S. Kessler.
Address, Arcanum.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$4,943 67
Loans on mortgage security	42,839 85
Loans on stock, certificates or pass-book security	275 00
Furniture and fixtures	72 02
Due from borrowers for insurance and taxes	11 57
Total	$48,142 11
Interest due and uncollected	$41 01

LIABILITIES.

Running stock and dividends	$44,440 62
Paid-up stock and dividends	2,665 00
Reserve fund	895 63
Undivided profit fund	140 86
Total	$48,142 11
Interest due and uncollected	$41 01

RECEIPTS.

Dues on running stock	$27,270 74
Paid-up stock	2,700 00
Loans on mortgage security repaid	8,035 10
Borrowed money	4,500 00
Interest	2,330 11
Total	$44,835 95
Cash on hand at close of last fiscal year	3,450 99
Total	$48,286 94

DISBURSEMENTS.

Loans on mortgage security	$23,870 00
Loans on stock, certificates or pass-book security	275 00
Withdrawals of running stock and dividends	13,233 97
Withdrawals of paid-up stock	900 00
Borrowed money	4,500 00
Insurance and taxes paid for borrowers	11 57
Dividends on paid-up stock	63 80
Interest on borrowed money	47 68
Taxes	24 98
Salaries of officers and directors	228 20
Office help, rent and legal services	58 50
All other expenses	83 55
Furniture and fixtures	46 02
Total	$43,343 27
Cash on hand	4,943 67
Total	$48,28 (94

PROFIT AND LOSS—EARNINGS.

Interest	$2,330 11
Transferred from undivided profit fund	174 49
Total	$2,504 60

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,582 82
Dividends on paid-up stock	111 60
Reserve fund credit	94 37
Undivided profit credit	262 90
Interest on borrowed money	47 68
Salaries of officers and directors	228 20
Office help, rent and legal services	58 50
All other expenses	83 55
Taxes	24 98
Furniture and fixtures	10 00
Total	$2,504 60

Number of shares of stock in force	1,295
Capital subscribed and in force	$129,500 00
Number of stockholders	275
Rate per cent. interest charged	6—6½—7
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	472
Par value of each share	$100 00
Number of borrowers	50
Plan of Association	Permanent

GREENVILLE BUILDING COMPANY

OF GREENVILLE, DARKE COUNTY.

Incorporated, May 17, 1883.
President, A. J. Marling.
Address, Greenville.
Treasurer, Geo. W. Sigafoos.
Address, Greenville.

Authorized capital, $1,000,000.00.
Secretary, Geo. A. Katzenberger.
Address, Greenville.
Attorney, Geo. A. Katzenberger.
Address, Greenville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 11, 1918.

ASSETS.

Cash on hand	$15,590 76
Loans on mortgage security	371,820 09
Loans on stock, certificates or pass-book security	36,560 85
Real estate	2,325 00
Real estate—office building	7,005 00
Due from borrowers for insurance and taxes	59 07
Bonds	5,000 00
W. S. Stamps	832 00
Total	$439,192 77
Interest due and uncollected	$89 23

LIABILITIES.

Running stock and dividends	$372,766 48
Deposits and accrued interest	54,426 29
Reserve fund	8,700 00
Undivided profit fund	3,300 00
Total	$439,192 77
Interest due and uncollected	$89 23

RECEIPTS.

Dues on running stock	$76 778 75
Deposits	86,846 61
Loans on mortgage security repaid	80,960 09
Loans on stock, certificates or pass-book security	34,321 70
Loans on all other securities repaid	1,200 00
Real estate sold	1,069 00
Insurance and taxes refunded by borrowers	1,611 98
Interest	24,847 22
Transfer fees	20 70
Rents from company's real estate	41 76
Total	$307,697 81
Cash on hand at close of last fiscal year	6,066 46
Total	$313,764 27

DISBURSEMENTS.

Loans on mortgage security	$54,822 96
Loans on stock, certificates or pass-book security	41,164 85
Withdrawals of running stock and dividends	83,907 26
Withdrawals of deposits	70,784 04
Borrowed money	7,800 00
Insurance and taxes paid for borrowers	1,427 37
Real estate (purchase price)	10,389 00
Interest on deposits	2,178 74
Interest on borrowed money	493 77
Repairs on company's real estate	2,285 96
Taxes	446 66
Salaries of officers and directors	1,523 00
Office help, rent and legal services	87 50
All other expenses	30 40
Deposits by other building and loan associations withdrawn	15,000 00
Bonds purchased	5,000 00
War Savings stamps	832 00
Total	$298,173 51
Cash on hand	15,590 76
Total	$313,764 27

PROFIT AND LOSS—EARNINGS.

Interest	$24,847 22
Transfer fees	20 70
Rents from company's real estate	176
Total	$24,909 68

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$16,514 90
Reserve fund credit	1,040 00
Undivided profit credit	308 75
Interest on deposits	2,178 74
Interest on borrowed money	493 77
Salaries of officers and directors	1,523 00
Office help, rent and legal services	87 50
All other expenses	30 40
Taxes	446 66
Repairs on company's real estate	2,285 96
Total	$24,909 68

Number of shares of stock in force	10,321
Capital subscribed and in force	$1,032,100 00
Number of stockholders	1,285
Number of depositors	90
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	3, 4 and 5

Par value of each share	$100 00
Number of borrowers	199
Plan of Association	Permanent

NEW MADISON LOAN AND BUILDING COMPANY

OF NEW MADISON, DARKE COUNTY.

Incorporated, April, 1895.

Authorized capital, $200,000.00.

President, W. R. Hageman.
Address, New Madison.
Treasurer, J. D. King.
Address, New Madison.

Secretary, Cora Eliker.
Address, New Madison.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 1, 1918.

ASSETS.

Cash on hand	$1,905 67
Loans on mortgage security	35,064 83
Total	$36,970 50

RECEIPTS.

Dues on running stock	$6,075 09
Paid-up stock	1,700 00
Loans on mortgage security repaid	8,775 51
Interest	1,988 88
Pass-books and initiation fees	15 00
Total	$18,554 48
Cash on hand at close of last fiscal year	974 72
Total	$19,529 20

PROFIT AND LOSS—EARNINGS.

Interest	$1,988 88
Pass-books and initiation fees	15 00
Error	1 50
Total	$2,005 38

Number of shares of stock in force	522
Capital subscribed and in force	$104,300 00
Number of stockholders	242
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$22,296 15
Paid-up stock and dividends	13,500 00
Reserve fund	1,070 00
Undivided profit fund	104 35
Total	$36,970 50

DISBURSEMENTS.

Loans on mortgage security	$11,350 00
Withdrawals of running stock and dividends	4,354 97
Withdrawals of paid-up stocks	1,000 00
Dividends on paid-up stock	643 40
Salaries of officers and directors	183 00
All other expenses	92 16
Total	$17,623 53
Cash on hand	1,905 67
Total	$19,529 20

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$939 57
Dividends on mortgage loan credits	41 46
Dividends on paid-up stock	643 40
Reserve fund credit	100 00
Undivided profit credit	5 79
Salaries of officers and directors	183 00
All other expenses	92 16
Total	$2,005 38

Number of shares loaned upon	221
Par value of each share	$200 00
Number of borrowers	44
Plan of Association	Permanent

VERSAILLES BUILDING AND LOAN COMPANY

OF VERSAILLES, DARKE COUNTY.

Incorporated, December 13, 1887. Authorized capital, $1,000,000.00

President, George H. Worch.
Address, Versailles.
Treasurer, Emory Zechar.
Address, Versailles.

Secretary, A. Calderwood.
Address, Versailles.
Attorney, A. Calderwood.
Address, Versailles.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$35,480 14
Loans on mortgage security	292,837 05
Loans on stock certificates or pass-book security	770 00
Loans on all other security	2,714 52
Furniture and fixtures	441 33
Due from borrowers for insurance and taxes	346 20
Bonds	2,500 00
Deposits in other building and loan associations	21,000 00
Total	$356,089 24
Interest due and uncollected	$2,484 40

LIABILITIES.

Running stock and dividends	$88,306 11
Paid-up stock and dividends	215,459 39
Deposits and accrued interest	35,804 23
Reserve fund	9,000 00
Undivided profit fund	7,519 51
Total	$356,089 24
Interest due and uncollected	$2,484 40

RECEIPTS.

Dues on running stock	$33,773 08
Paid-up stock	57,800 00
Deposits	75,802 26
Loans on mortgage security repaid	51,231 14
Loans on stock, certificates or pass-book security	3,985 00
Loans on all other security repaid	875 00
Insurance and taxes refunded by borrowers	669 87
Interest	18,524 65
Deposits in other building and loan associations withdrawn	6,000 00
Sale of bonds	500 00
Total	$249,161 00
Cash on hand at close of last fiscal year	27,937 34
Total	$277,098 34

DISBURSEMENTS.

Loans on mortgage security	$55,161 00
Loans on stock, certificates or pass-book security	3,605 00
Loans on all other security	2,300 00
Withdrawals of running stock and dividends	23,848 80
Withdrawals of paid-up stock	45,900 00
Withdrawals of deposits	72,449 96
Deposits in other building and loan associations	25,000 00
Insurance and taxes paid for borrowers	778 49
Dividends on paid-up stock	9,700 44
Interest on deposits	1,223 87
Salaries of officers and directors	1,299 00
Office help, rent and legal services	145 00
All other expenses	206 64
Total	$241,618 20
Cash on hand	35,480 14
Total	$277,098 34

PROFIT AND LOSS—EARNINGS.

Interest	$18,524 65
Suspense account	83 12
Total	$18,607 77

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,499 08
Dividends on mortgage loan credits	41 87
Dividends on paid-up stock	9,757 28
Reserve fund credit	900 00
Undivided profit credit	1,439 22
Interest on deposits	1,270 68
Salaries of officers and directors	1,299 00
Office help, rent and legal services	145 00
All other expenses	206 64
Furniture and fixtures	49 00
Total	$18,607 77

Number of shares of stock in force	4,630
Capital subscribed and in force	$463,000 00
Number of stockholders	1,018
Number of depositors	123
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	1,293
Par value of each share	$100 00
Number of borrowers	294
Plan of Association	Permanent

DEFIANCE HOME, SAVINGS AND LOAN ASSOCIATION

OF DEFIANCE, DEFIANCE COUNTY.

Incorporated, April 18, 1888. Authorized capital, $5,000,000.00.

President, H. B. Tenzer.
Address, Defiance.

Secretary, W. G. Lehman.
Address, Defiance.
Attorney, John W. Winn.
Address, Defiance.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$187,617 88
Loans on mortgage security	2,116,144 71
Loans on stock, certificates or passbook security	49,399 97
Furniture and fixtures	8,900 00
Real estate—office building	67,065 48
Due from borrowers for insurance and taxes	170 59
Bonds	22,850 00
Deposits in other building and loan associations	55,000 00
Total	$2,507,148 63

RECEIPTS.

Dues on running stock	$784,926 75
Paid-up stock	272,809 00
Loans on mortgage security repaid	515,109 36
Loans on stock, certificates or passbook security	104,615 34
Borrowed money	100,000 00
Real estate sold	39 90
Insurance and taxes refunded by borrowers	232 71
Interest	127,844 31
Rents from company's real estate	2,097 27
Deposits in other building and loan associations withdrawn	81,000 00
Sale of bonds	16,150 00
Other receipts in detail—miscellaneous	261 00
Furniture and fixtures	50 00
Total	$2,005,135 64
Cash on hand at close of last fiscal year	115,120 70
Total	$2,120,256 34

PROFIT AND LOSS—EARNINGS.

Interest	$127,772 38
Rent from company's real estate	2,097 27
Miscellaneous	261 00
Total	$130,130 65

Number of shares of stock in force	23,411
Capital subscribed and in force	$2,341,110 00
Number of stockholders	5,398
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$1,654,088 19
Paid-up stock and dividends	693,750 48
Reserve fund	50,000 00
Undivided profit fund	9,309 96
Borrowed money and accrued interest	100,000 00
Total	$2,507,148 63

DISBURSEMENTS.

Loans on mortgage security	$851,510 70
Loans on stock, certificates or passbook security	117,037 69
Withdrawals of running stock and dividends	600,600 18
Withdrawals of paid-up stock	179,151 00
Deposits in other building and loan associations	65,000 00
Insurance and taxes paid for borrowers	168 66
Real estate (purchase price) office building	25,495 82
Interest on Liberty bonds	91 25
Dividends on paid-up stock	26,605 45
Furniture and fixtures	9,969 69
Interest on borrowed money	2,600 00
Repairs on company's real estate	152 39
Taxes	323 20
Salaries of officers and directors	6,930 00
Office help, rent and legal services	3,34 180
All other expenses	4,653 08
Bonds purchased	39,000 00
Miscellaneous	2 55
Total	$1,932,638 46
Cash on hand	187,617 88
Total	$2,120,256 34

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$70,091 57
Dividends on paid-up stock	29,395 18
Reserve fund credit	8,000 00
Undivided profit credit	3,196 87
Interest on Liberty bonds	19 32
Interest on borrowed money	2,600 00
Salaries of officers and directors	6,930 00
Office help, rent and legal services	3,346 80
All other expenses	4,653 08
Taxes	323 20
Repairs on company's real estate	152 39
Furniture and fixtures	1,419 69
Miscellaneous	2 55
Total	$130,130 65

Number of shares loaned upon	1,263
Par value of each share	$100 00
Number of borrowers	1,263
Plan of Association	Permanent

FARMERS SAVINGS AND LOAN ASSOCIATION.

OF DEFIANCE, DEFIANCE COUNTY.

Incorporated, November 27, 1915. Authorized capital, $1,000,000.00.

President, R. G. Holgate.
Address, Defiance.

Secretary, B. E. Davis.
Address, Defiance.
Attorney, C. W. Palmer.
Address, Defiance.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$68,351 38
Loans on mortgage security	95,469 70
Loans on stock, certificates or pass-book security	26,525 00
Total	$190,346 08

LIABILITIES.

Running stock and dividends	$142,336 15
Paid-up stock and dividends	47,462 07
Reserve fund	446 75
Undivided profit fund	101 11
Total	$190,346 08

RECEIPTS.

Dues on running stock	$118,566 54
Paid-up stock	52,450 00
Credits on mortgage loans	19,153 12
Loans on stock, certificates or pass-book security	13,876 50
Interest	6,784 03
Total	$210,830 19
Cash on hand at close of last fiscal year	48,678 17
Total	$259,508 36

DISBURSEMENTS.

Loans on mortgage security	$72,111 05
Loans on stock, certificates or pass-book security	29,374 00
Withdrawals of running stock and dividends	64,281 72
Withdrawals of paid-up stock	24,950 00
Dividends on paid-up stock	170 41
Office help, rent and legal services	25 00
All other expenses	244 80
Total	$191,156 98
Cash on hand	68,351 38
Total	$259,508 36

PROFIT AND LOSS—EARNINGS.

Interest	$6,784 03
Total	$6,784 03

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,125 31
Dividends on paid-up stock	790 41
Reserve fund credit	340 25
Undivided profit credit	66 01
Office help, rent and legal services	25 00
All other expenses	437 05
Total	$6,784 03

Number of shares of stock in force	1,791
Capital subscribed and in force	$179,100 00
Number of stockholders	332
Rate per cent interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Par value of each share	$100 00
Number of borrowers	51
Plan of Association	Permanent

SECURITY BUILDING AND LOAN COMPANY
OF DEFIANCE, DEFIANCE COUNTY.

Incorporated, March 27, 1894. **Authorized capital, $1,000,000.00.**

President, Peter Kettenring.
Address, Defiance.

Secretary, Harry L. Burden.
Address, Defiance.
Attorney, Richard W. Sutphen.
Address, Defiance.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 31, 1917.

ASSETS.

Cash on hand	$75,692 50
Loans on mortgage security	852,029 91
Loans on stock, certificates or passbook security	29,242 58
Furniture and fixtures	175 00
Real estate sold on contract	596 52
Due from borrowers for insurance and taxes	30 87
Bonds	2,500 00
Deposits in other building and loan associations withdrawn	20,000 00
Deposits in other financial institutions	10,000 00
Liberty Loan bonds	13,289 00
Total	$1,003,556 38
Interest due and uncollected	$9 16

LIABILITIES.

Running stock and dividends	$758,223 23
Paid-up stock and dividends	209,273 92
Deposits and accrued interest	21,324 74
Reserve fund	12,750 00
Undivided profit fund	1,984 49
Total	$1,003,556 38
Interest due and uncollected	$9 16

RECEIPTS.

Dues on running stock	$336,047 98
Paid-up stock	84,730 89
Deposits	7,622 00
Loans on mortgage security repaid	262,929 07
Loans on stock, certificates or passbook security	52,818 92
Real estate sold on contract	57 12
Insurance and taxes refunded by borrowers	283 97
Interest	51'538 65
Dividends refunded	25 00
Rents from company's office	214 00
Deposits in other financial institutions withdrawn	25,000 00
Sale of bonds—municipal	500 00
Miscellaneous	32 09
Sale of bonds—Liberty	5,961 00
Total	$827,760 69
Cash on hand at close of last fiscal year	71,143 42
Total	$898,904 11

DISBURSEMENTS

Loans on mortgage security	$377,286 78
Loans on stock, certificates or passbook security	62,186 61
Withdrawals of running stock and dividends	213,368 60
Withdrawals of paid-up stock	49,504 20
Withdrawals of deposits	17,011 76
Deposits in other building and loan associations	20,000 00
Deposits in other financial institutions	30,000 00
Insurance and taxes paid for borrowers	311 74
Dividends on paid-up stock	7,734 77
Interest on deposits	1,327 03
Furniture and fixtures	36 63
Salaries of officers and directors	3,638 00
Office help, rent and legal services	1,281 36
All other expenses	2,274 13
Deposits by other building and loan associations withdrawn	15,000 00
Bonds purchased—municipal	3,000 00
Bonds purchased—Liberty	19,250 00
Total	$823,211 61
Cash on hand	75,692 50
Total	$898,904 11

PROFIT AND LOSS—EARNINGS.

Interest	$51,538 65
Rents from company's office	214 00
Miscellaneous	32 09
Total	$51,784 74

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$31,278 82
Dividends on paid-up stock	8,910 03
Reserve fund credit	2,750 00
Undivided profit credit	421 20
Interest on deposits	1,169 57
Salaries of officers and directors	3,638 00
Office help, rent and legal services	1,281 36
All other expenses	2,274 13
Furniture and fixtures	61 63
Total	$51,784 74

Number of shares of stock in force	9,629
Capital subscribed and in force	$962,904 00
Number of stockholders	2,269
Number of depositors	22
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5

Par value of each share	$100 00
Number of borrowers	349
Plan of Association	Permanent

HICKSVILLE BUILDING, LOAN AND SAVINGS COMPANY

OF HICKSVILLE, DEFIANCE COUNTY.

Incorporated, January 11, 1890. Authorized capital, $1,000,000.00.

President, W. H. Blakeslee.
Address, Hicksville.
Treasurer, George B. Wilderson.
Address, Hicksville.

Secretary, George D. Simmons.
Address, Hicksville.
Attorney, George D. Simmons.
Address, Hicksville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$51,444 66
Loans on mortgage security	$306,793 73
Loans on stock, certificates or pass-book security	1,033 00
Furniture and fixtures	527 53
Real estate—office building	3,199 57
Total	$362,998 49
Interest due and uncollected	$35 04

LIABILITIES.

Running stock and dividends	$343,323 13
Paid-up stock and dividends	15,117 49
Reserve fund	3,840 54
Undivided profit fund	717 33
Total	$362,998 49
Interest due and uncollected	$35 04

RECEIPTS.

Dues on running stock	$146,819 13
Paid-up stock	6,000 00
Loans on mortgage security repaid	66,832 00
Loans on stock, certificates or pass-book security	4,510 71
Deposits from other building and loan associations	20,000 00
Interest	18,114 18
Premium	3 90
Rents from company's real estate	150 00
Deposits in other building and loan associations withdrawn	15,000 00
Sale of bonds	650 00
Sale of garden products	16 90
Total	$278,096 82
Cash on hand at close of last fiscal year	27,021 25
Total	$305,118 07

DISBURSEMENTS.

Loans on mortgage security	$124,175 00
Loans on stock, certificates or pass-book security	5,543 71
Unfinished building account	1,500 00
Withdrawals of running stock and dividends	97,776 68
Withdrawals of paid-up stock	375 00
Dividends on paid-up stock	468 54
Interest on deposits from other B & L associations	435 39
Repairs on company's real estate	267 17
Taxes	36 60
Salaries of officers and directors	1,718 00
All other expenses	591 1
Deposits by other building and loan associations withdrawn	20,000 00
Bonds purchased	650 00
Furniture and fixtures	136 14
Total	$253,673 41
Cash on hand	51,444 66
Total	$305,118 07

PROFIT AND LOSS—EARNINGS.

Interest	$18,114 18
Premium	3 90
Rent from company's real estate	150 00
Transferred from undivided profit fund	48 82
Sale of garden products	16 90
Total	$18,333 80

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$13,787 40
Dividends on mortgage loan credits	7 62
Dividends on paid-up stock	559 99
Reserve fund credit	775 54
Undivided profit credit	363 47
Interest on deposits from other B & L associations	435 39
Salaries of officers and directors	1,718 00
All other expenses	591 18
Taxes	36 60
Furniture and fixtures	58 61
Total	$18,333 80

Number of shares of stock in force	5,017
Capital subscribed and in force	$501,700 00
Number of stockholders	1,086
Rate per cent. interest charged	6, 7 and 8
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	655
Par value of each share	$100 00
Number of borrowers	188
Rate per cent. premium charged	0.18
Plan of Association	Permanent

FIDELITY BUILDING ASSOCIATION AND LOAN COMPANY
OF DELAWARE, DELAWARE COUNTY.

Incorporated, January 18, 1887. Authorized capital, $2,000,000.00.

President, D. H. Battenfield. Address, Delaware.
Treasurer, Robert B. Powers. Address, Delaware.
Secretary, Frank S. Watkins. Address, Delaware.
Attorneys, James R. Lytle and Harry W. Crist. Address, Delaware.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$50,271 42
Loans on mortgage security	764,009 01
Loans on stock, certificates or pass-book security	7,456 00
Furniture and fixtures	500 00
Real estate	135 43
Real estate—office building	7,000 00
Bonds	13,900 00
Deposits in other building and loan associations	149,000 00
Total	$992,271 86
Interest due and uncollected	$992 90

RECEIPTS.

Dues on running stock	$12,361 00
Paid-up stock	3,200 00
Deposits	452,171 93
Loans on mortgage security repaid	125,472 23
Loans on stock, certificates or pass-book security	28,373 00
Borrowed money	10,000 00
Insurance and taxes refunded by borrowers	367 33
Interest	54,927 92
Rents from company's real estate	140 00
Deposits in other building and loan associations withdrawn	5,000 00
Sale of bonds	1,100 00
Total	$693,113 41
Cash on hand at close of last fiscal year	121,879 82
Total	$814,993 23

PROFIT AND LOSS—EARNINGS.

Interest	$54,927 92
Rent from company's real estate	140 00
Total	$55,067 92

Number of shares of stock in force	5,750
Capital subscribed and in force	$1,149,975 00
Number of stockholders	520
Number of depositors	1,514
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	and 5

LIABILITIES.

Running stock and dividends	$54,175 34
Paid-up stock and dividends	20,175 00
Deposits and accrued interest	884,051 29
Reserve fund	16,500 00
Undivided profit fund	7,370 23
Borrowed money and accrued interest	10,000 00
Total	$992,271 86
Interest due and uncollected	$992 90

DISBURSEMENTS.

Loans on mortgage security	$160,296 15
Loans on stock, certificates or pass-book security	30,782 00
Withdrawals of running stock and dividends	15,509 97
Withdrawals of paid-up stock	200 00
Withdrawals of deposits	387,468 92
Deposits in other building and loan associations	104,000 00
Insurance and taxes paid for borrowers	367 33
Dividends on paid-up stock	1,008 72
Interest on deposits	39,712 75
Interest on borrowed money	63 89
American Red Cross	250 00
Taxes	110 98
Salaries of officers and directors	3,305 00
Office help, rent and legal services	94 16
All other expenses	1,183 73
Deposits by other financial institutions withdrawn	5,000 00
Liberty loan bonds and accrued interest	15,018 27
Furniture and fixtures	349 94
Total	$764,721 81
Cash on hand	50,271 42
Total	$814,993 23

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,475 67
Accrued interest Liberty Bonds	18 27
Dividends on paid-up stock	1,008 72
Reserve fund credit	2,500 00
Undivided profit credit	1,573 10
Interest on deposits	41,734 46
Interest on borrowed money	63 89
Salaries of officers and directors	3,305 00
Office help, rent and legal services	94 16
All other expenses	1,183 73
Taxes	110 98
Office Building—chgd. off	500 00
Donation American Red Cross	250 00
Furniture and fixtures	249 94
Total	$55,067 92

Number of shares loaned upon	4,501
Par value of each share	$200 00
Number of borrowers	379
Plan of Association	Permanent

PEOPLE'S BUILDING AND LOAN COMPANY
OF DELAWARE, DELAWARE COUNTY.

Incorporated, September 14, 1885.
President, C. Riddle.
Address, Delaware.

Authorized capital, $2,000,000.00.
Secretary, H. C. Clippinger.
Address, Delaware.
Attorneys, Marriott, Freshwater & Wickham.
Address, Delaware.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1917.

ASSETS.

Cash on hand	$98,441 12
Loans on mortgage security	1,192,388 19
Loans on stock, certificates or pass-book security	7,190 41
Furniture and fixtures	4,800 00
Real estate—office building	104,500 00
Due from borrowers for insurance and taxes	321 14
Deposits in other building and loan associations	34,500 00
Equipment	5,504 80
Branch banks	5 50
Total	$1,447,651 16
Interest due and uncollected	$1,203 28

LIABILITIES.

Running stock and dividends	$77,624 99
Paid-up stock and dividends	46,680 00
Deposits and accrued interest	1,296,673 43
Reserve fund	24,309 90
Undivided profit fund	2,362 84
Total	$1,447,651 16
Interest due and uncollected	$1,203 28

RECEIPTS.

Dues on running stock	$19,112 55
Paid-up stock	25,600 00
Deposits	675,316 80
Loans on mortgage security repaid	350,446 98
Loans on stock, certificates or pass-book security	34,274 94
Loans on all other security repaid	550 00
Borrowed money	5,000 00
Profit and loss	210 90
Real estate sold on contract	154 50
Insurance and taxes refunded by borrowers	91 02
Interest	69,733 85
Reserve—from undivided profits	204 29
Expense items returned	81 47
Advertising items returned	11 00
Branch banks	11 00
Rents from company's office building	7,089 86
Deposits in other building and loan associations withdrawn	53,500 00
Interest on certificates returned	19 15
Total	$1,241,408 31
Cash on hand at close of last fiscal year	93,392 15
Total	$1,334,800 46

DISBURSEMENTS.

Loans on mortgage security	$526,085 13
Loans on stock, certificates or pass-book security	29,647 91
Dividends on running stock	3,964 91
Withdrawals of running stock and dividends	16,232 15
Withdrawals of paid-up stock	38,400 00
Withdrawals of deposits	496,457 64
Borrowed money	5,000 00
Deposits in other building and loan associations	45,000 00
Interest on deposit account	13,771 29
Insurance and taxes paid for borrowers	185 86
Real estate on contract	4 50
Dividends on paid-up stock	2,763 17
Interest on deposits	41,663 99
Interest on borrowed money	1 66
Undivided profits	204 29
Taxes	1,216 90
Salaries of officers and directors	4,564 00
Office help, rent and legal services	2,802 50
All other expenses	3,790 98
Branch banks	8 00
Advertising	219 04
Interest (purchased mortgages)	4,176 38
Profit and loss	199 04
Total	$1,236,359 34
Cash on hand	98,441 12
Total	$1,334,800 46

PROFIT AND LOSS—EARNINGS.

Interest	$69,733 85
Rent from company's office building	7,089 86
Transferred from undivided profit fund	3,631 41
Profit and loss	210 90
Contingent profit real estate sold on contract	10 00
Expense returned	81 47
Advertising item returned	11 00
Interest on certificates returned	19 15
Total	$80,787 64

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,964 91
Dividends on paid-up stock	2,763 17
Reserve fund credit	751 06
Undivided profit credit	3,456 35
Interest on deposits	41,663 99
Interest on borrowed money	1 66
Salaries of officers and directors	4,564 00
Office help, rent and legal services	2,802 50
All other expenses	3,790 98
Taxes	1,216 90
Advertising	219 04
Profit and loss	199 04
"Interest on deposit" account	15,394 04
Total	$80,787 64

Number of shares of stock in force	1,698
Capital subscribed and in force	$339,540 00
Number of stockholders	216
Number of depositors	4,543
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$200 00
Number of borrowers	809
Plan of Association	Permanent

SUNBURY BUILDING AND LOAN COMPANY

OF SUNBURY, DELAWARE COUNTY.

Incorporated, May 3, 1910. **Authorized capital, $300,000.00.**

President, A. C. Williams.
Address, Sunbury, Ohio.

Secretary, D. D. Crawford.
Address, Sunbury, Ohio.
Attorney, D. M. Cupp.
Address, Sunbury, Ohio.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,954 22
Loans on mortgage security	75,062 64
Loans on stock, certificates or pass-book security	3,340 00
Due from borrowers for insurance and taxes	17 60
Total	$84,374 46

LIABILITIES.

Running stock and dividends	$7,580 33
Paid-up stock and dividends	9,662 85
Deposits and accrued interest	49,394 54
Reserve fund	450 00
Undivided profit fund	286 74
Deposits from other building and loan associations	17,000 00
Total	$84,374 46

RECEIPTS.

Dues on running stock	$2,344 79
Paid-up stock	4,800 00
Deposits	15,569 80
Loans on mortgage security repaid	15,543 76
Loans on stock, certificates or pass-book security	1,469 50
Borrowed money	4,500 00
Insurance and taxes refunded by borrowers	13 50
Interest	5,388 59
Pass-books and initiation fees	1 00
Total	$49,630 94
Cash on hand at close of last fiscal year	7,875 86
Total	$57,506 80

DISBURSEMENTS.

Loans on mortgage security	$23,552 50
Loans on stock, certificates or pass-book security	2,450 00
Withdrawals of running stock and dividends	1,946 54
Withdrawals of paid-up stock	200 00
Withdrawals of deposits	11,430 62
Borrowed money	4,500 00
Insurance and taxes paid for borrowers	27 60
Dividends on paid-up stock	336 02
Interest on deposits	3,503 73
Interest on borrowed money	33 06
Salaries of officers and directors	468 00
All other expenses	114 51
Deposits by other building and loan associations withdrawn	3,000 00
Total	$51,552 58
Cash on hand	5,954 22
Total	$57,506 80

PROFIT AND LOSS—Earnings.

Interest	$5,388 59
Pass-books and initiation fees	1 00
Transferred from undivided profit fund	378 43
Total	$5,768 02

PROFIT AND LOSS—Distribution.

Dividends on running stock	$341 39
Dividends on paid-up stock	478 86
Reserve fund credit	100 00
Undivided profit credit	621 50
Interest on deposits	3,606 79
Interest on borrowed money	33 06
Salaries of officers and directors	468 00
All other expenses	114 51
Repairs on company's real estate	3 91
Total	$5,768 02

Number of shares of stock in force	258
Capital subscribed and in force	$25,800 00
Number of stockholders	83
Number of depositors	76
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	8
Par value of each share	$100 00
Number of borrowers	76
Plan of Association	Permanent

HOME SAVINGS AND LOAN COMPANY

OF SANDUSKY, ERIE COUNTY.

Incorporated, July, 1892. Authorized capital, $1,000,000.00.

President, Frank J. Seitz.
Address, Sandusky.
Treasurer, Theodore J. Butts.
Address, Sandusky.

Secretary, Joseph J. Butts.
Address, Sandusky.
Attorney, James Flynn, Sr.
Address, Sandusky.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$120 89
Loans on mortgage security	230,844 13
Furniture and fixtures	200 00
Bonds	2,500 00
Total	$233,665 02

LIABILITIES.

Running stock and dividends	$196 753 33
Paid-up stock and dividends	10,403 10
Deposits and accrued interest	21,375 90
Reserve fund	4,628 55
Undivided profit fund	504 14
Total	$233,665 02

RECEIPTS.

Dues on running stock	$44,289 80
Paid-up stock	1,300 00
Deposits	30,081 34
Credits on mortgage loans	75,514 38
Loans on stock, certificates or pass-book security	421 00
Insurance and taxes refunded by borrowers	26 79
Interest	12,430 16
Total	$164,063 47
Cash on hand at close of last fiscal year	13,936 30
Total	$177,999 77

DISBURSEMENTS.

Loans on mortgage security	$103,752 30
Loans on stock, certificates or pass-book security	325 00
Withdrawals of running stock and dividends	45,807 80
Withdrawals of deposits	23,217 59
Insurance and taxes paid for borrowers	26 79
Dividends on paid-up stock	473 00
Interest on deposits	609 51
Salaries of officers and directors	870 00
All other expenses	296 89
Bonds purchased	2,500 00
Total	$177,878 88
Cash on hand	120 89
Total	$177,999 77

PROFIT AND LOSS—EARNINGS.

Interest	$12,430 16
Transferred from undivided profit fund	236 88
Total	$12,667 04

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,666 88
Dividends on paid-up stock	503 10
Reserve fund credit	562 00
Interest on deposits	768 17
Salaries of officers and directors	870 00
All other expenses	296 89
Total	$12,667 04

Number of shares of stock in force	4,470
Capital subscribed and in force	$446,960 00
Number of stockholders	434
Number of depositors	41
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¼
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	3,002
Par value of each share	$100 00
Number of borrowers	153
Plan of Association	Permanent

PEOPLE'S SAVINGS AND LOAN COMPANY

OF SANDUSKY, ERIE COUNTY.

Incorporated, December 14, 1889. **Authorized capital, $1,000,000.00.**

President, Henry Curtis.
Address, Sandusky.
Treasurer, Wm. L. Allendorf.
Address, Sandusky.

Secretary, A. C. M. Wagner.
Address, Sandusky.
Attorney, Wm. L. Fiesinger.
Address, Sandusky.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$10,406 96
Loans on mortgage security	1,123,029 47
Loans on stock, certificates or pass-book security	5,602 00
Real estate—office building	9,000 00
Bonds	2,262 73
Total	$1,150,301 16
Interest due and uncollected	$1,107 62

LIABILITIES.

Running stock and dividends	$667,432 88
Paid up stock and dividends	102,638 38
Deposits and accrued interest	299,726 03
Reserve fund	23,000 00
Undivided profit fund	4,794 13
Borrowed money and accrued interest	18,709 74
Deposits from other building and loan associations	24,000 00
Deposits from other financial institutions	10,000 00
Total	$1,150,301 16
Interest due and uncollected	$1,107 62

RECEIPTS.

Dues on running stock	$295,356 24
Paid-up stock	41,700 00
Deposits	269,127 37
Loans on mortgage security repaid	224,215 38
Loans on stock, certificates or pass-book security	28,440 18
Borrowed money	31,750 00
Deposits from other building and loan associations	24,000 00
Deposits from other financial institutions	20,000 00
Insurance and taxes refunded by borrowers	54 30
Interest	61,397 34
Rents from company's real estate	278 00
Sale of bonds	4,779 60
Other receipts	75 00
Total	$1,001,173 41
Cash on hand at close of last fiscal year	1,730 07
Total	$1,002,903 48

DISBURSEMENTS.

Loans on mortgage security	$653,095 75
Loans on stock certificates or pass-book security	29,239 04
Withdrawals of running stock and dividends	94,460 17
Withdrawals of paid up stock	1,700 00
Withdrawals of deposits	123,247 66
Borrowed money	28,650 00
Insurance and taxes paid for borrowers	54 30
Dividends on paid up stock	2,782 38
Interest on deposits	10,441 41
Interest on borrowed money	748 14
Repairs on company's real estate	4 28
Taxes	96 28
Salaries of officers and directors	4,204 00
All other expenses	1,730 78
Deposits by other building and loan associations withdrawn	25,000 00
Deposits by other financial institutions withdrawn	10,000 00
Bonds purchased	7,042 33
Total	$992,496 52
Cash on hand	10,406 96
Total	$1,002,903 48

PROFIT AND LOSS—EARNINGS.

Interest	$61,397 34
Rent from company's real estate	278 00
Sale of fixtures	75 00
Total	$61,750 34

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$28,063 19
Dividends on paid up stock	4,588 38
Reserve fund credit	7,953 08
Undivided profit credit	1,108 88
Interest on deposits	13,183 58
Interest on borrowed money	817 89
Salaries of officers and directors	4,204 00
All other expenses	1,730 78
Taxes	96 28
Repairs on company's real estate	4 28
Total	$61,750 34

Number of shares of stock in force	7,373.5
Capital subscribed and in force	$737,350 00
Number of stockholders	1,036
Number of depositors	583
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid up stock	5¼
Rate per cent. interest paid on deposits	4, 5 and 5¼

Number of shares loaned upon	29
Par value of each share	$100 00
Number of borrowers	535
Plan of Association	Permanent

SAVINGS, BUILDING AND LOAN COMPANY
OF SANDUSKY, ERIE COUNTY.

Incorporated, April 24, 1888.

Authorized capital, $1,000,000.00.

President, John A. Giedeman,
Address, Sandusky.

Secretary, C. H. Cramer.
Address, Sandusky.
Attorney, C. H. Cramer.
Address, Sandusky.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 4, 1918.

ASSETS.

Cash on hand	$9,701 28
Loans on mortgage security	443,346 89
Loans on stock, certificates or pass-book security	6,130 50
Real estate	1,801 00
Real estate sold on contract	2,872 27
Total	$463,851 94
Interest due and uncollected	$1,350 90

LIABILITIES.

Running stock and dividends	$201,496 87
Credits on mortgage loans	72,734 30
Paid-up stock and dividends	169,150 25
Deposits and accrued interest	6,358 36
Reserve fund	11,152 37
Undivided profit fund	2,537 16
Contingent profit on real estate sold on contract	422 63
Total	$463,851 94
Interest due and uncollected	$1,350 90

RECEIPTS.

Dues on running stock	$38,307 99
Paid-up stock	32,100 00
Deposits	5,092 20
Credits on mortgage loans	12,153 00
Loans on mortgage security repaid	64,414 28
Loans on stock, certificates or pass-book security	11,878 47
Borrowed money	15,000 00
Real estate sold	2,788 50
Real estate sold on contract	105 75
Insurance and taxes refunded by borrowers	105 53
Interest	22,019 60
Rents from company's real estate	15 00
Excise tax returned	50 08
On liens returned	300 00
Total	$204,330 40
Cash on hand at close of last fiscal year	4,472 16
Total	$208,802 56

DISBURSEMENTS.

Loans on mortgage security	$91,158 02
Loans on stock, certificates or pass-book security	13,510 00
Withdrawals of running stock and dividends	36,909 78
Withdrawals of paid-up stock	19,000 00
Withdrawals of deposits	6,309 55
Borrowed money	20,000 00
Insurance and taxes paid for borrowers	96 69
Dividends on paid-up stock	7,317 80
Interest on deposits	290 64
Interest on borrowed money	222 15
Taxes	156 09
Salaries of officers and directors	2,047 00
Office help, rent and legal services	392 02
All other expenses	503 37
Liens	1,188 17
Total	$199,101 28
Cash on hand	9,701 28
Total	$208,802 56

PROFIT AND LOSS—EARNINGS.

Interest	$22,019 60
Rent from company's real estate	15 00
U. S. excise tax returned	50 08
Profit on real estate sold	379 79
Miscellaneous	300 00
Total	$22,764 47

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,126 60
Dividends on mortgage loan credits	277 05
Dividends on paid-up stock	8,034 95
Reserve fund credit	1,300 00
Undivided profit credit	380 96
Interest on deposits	324 28
Interest on borrowed money	222 15
Salaries of officers and directors	2,047 00
Office help, rent and legal services	392 02
All other expenses	503 37
Taxes	156 09
Total	$22,764 47

Number of shares of stock in force	2,130
Capital subscribed and in force	$851,800 00
Number of stockholders	542
Number of depositors	20
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¼
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	1,302
Par value of each share	$400 00
Number of borrowers	293
Plan of Association	Permanent

LIBERTY TOWNSHIP LOAN AND BUILDING COMPANY

OF BALTIMORE, FAIRFIELD COUNTY.

Incorporated, April 30, 1890.

Authorized capital, $200,000.00.

President, Charles A. Thomas.
Address, Baltimore.
Treasurer, E. O. Weist.
Address, Baltimore.

Secretary, U. D. Lines.
Address, Baltimore.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,048 52
Loans on mortgage security	23,200 00
Total	$26,248 52

RECEIPTS.

Dues on running stock	$7,614 02
Credits on mortgage loans	5,034 95
Interest	1,415 78
Total	$14,064 75
Cash on hand at close of last fiscal year	2,813 80
Total	$16,878 55

PROFIT AND LOSS—EARNINGS.

Interest	$1,415 78
Surplus	2 96
Total	$1,418 74

Number of shares of stock in force	532
Capital subscribed and in force	$53,200 00
Number of stockholders	129
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$24,489 90
Credits on mortgage loans	1,120 48
Reserve fund	627 71
Undivided profit fund	10 43
Total	$26,248 52

DISBURSEMENTS.

Loans on mortgage security	$8,683 16
Withdrawals of running stock and dividends	4,989 62
Salaries of officers and directors	109 00
Office help, rent and legal services	18 00
All other expenses	30 25
Total	$13,830 03
Cash on hand	3,048 52
Total	$16,878 55

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,131 29
Dividends on mortgage loan credits	34 20
Reserve fund credit	93 04
Undivided profit credit	2 96
Salaries of officers and directors	109 00
Office help, rent and legal services	18 00
All other expenses	30 25
Total	$1,418 74

Number of shares loaned upon	232
Par value of each share	$100 00
Number of borrowers	35
Plan of Association	Permanent

EQUITABLE SAVINGS, LOAN AND BUILDING COMPANY
OF LANCASTER, FAIRFIELD COUNTY.

Incorporated, July 8, 1899. Authorized capital, $1,000,000.00.

President, Albert Dietz.
Address, Lancaster.

Secretary, R. F. Brown.
Address, Lancaster.
Attorney, George C. Miller.
Address, Lancaster.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 31, 1917.

ASSETS.

Cash on hand	$9,141 24
Loans on mortgage security	153,700 00
Loans on stock, certificates or pass-book security	1,600 00
Loans on all other security	100 00
Real estate	12,967 07
Real estate sold on contract	800 00
Due from borrowers for insurance and taxes	155 66
Bonds	3,000 00
Overpaid on Howard loan	22 52
Deficit	61 52
Total	$181,548 01
Interest due and uncollected	$3,153 98

LIABILITIES.

Running stock and dividends	$109,775 67
Credits on mortgage loans	24,036 78
Credits on real estate sold on contract	325 00
Deposits and accrued interest	40,513 89
Reserve fund	3,887 75
Undivided profit fund	3,160 94
Contingent profit on real estate sold on contract	332 68
Due borrowers on unfinished buildings	15 30
Total	$181,548 01
Interest due and uncollected	$3,153 98

RECEIPTS.

Dues on running stock	$16,046 61
Deposits	7,223 91
Credits on mortgage loans	51,129 56
Loans on stock, certificates or pass-book security	225 00
Real estate sold on contract	98 50
Insurance and taxes refunded by borrowers	242 68
Interest	9,730 90
Premium	66 45
Pass-books and initiation fees	6 25
Rents from company's real estate	440 90
Expenses refunded	15 29
Miscellaneous	5 00
Total	$85,231 05
Cash on hand at close of last fiscal year	13,755 20
Total	$98,986 25

DISBURSEMENTS.

Loans on mortgage security	$51,754 30
Loans on stock, certificates or pass-book security	1,825 00
Loans on all other security	100 00
Withdrawals of running stock and dividends	13,195 45
Withdrawals of deposits	8,738 52
Insurance and taxes paid for borrowers	152 94
Real estate (purchase price)	7,438 82
Supplies	70 32
Interest on deposits	1,848 28
Repairs on company's real estate	152 04
Taxes	69 93
Salaries of officers and directors	1,119 50
Office help, rent and legal services	176 00
All other expenses	97 79
Bonds purchased	3,000 00
Deficit	106 12
Total	$89,845 01
Cash on hand	9,141 24
Total	$98,986 25

PROFIT AND LOSS—EARNINGS.

Interest	$9,730 90
Premium	66 45
Profit on real estate	165 41
Expense refunded	15 29
Pass-books and initiation fees	6 25
Rents from company's real estate	440 90
Miscellaneous	5 00
Total	$10,430 20

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,803 60
Dividends on mortgage loan credits	113 83
Reserve fund credit	338 54
Undivided profit credit	515 16
Interest on deposits	1,973 49
Salaries of officers and directors	1,119 50
Office help, rent and legal services	176 00
All other expenses	168 11
Taxes	69 93
Repairs on company's real estate	152 04
Total	$10,430 20

Number of shares of stock in force	1,977
Capital subscribed and in force	$395,400 00
Number of stockholders	297
Number of depositors	116
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	12
Par value of each share	$200 00
Number of borrowers	115
Plan of Association	Permanent

FAIRFIELD SAVINGS AND LOAN COMPANY
OF LANCASTER, FAIRFIELD COUNTY.

Incorporated, August 25, 1895.

President, James D. Pickering.
Address, Lancaster.

Authorized capital, $100,000.00.

Secretary, T. H. Smith.
Address, Lancaster.
Attorney, Chas. C. Pickering.
Address, Lancaster.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 29, 1917.

ASSETS.

Cash on hand	$11,986 73
Loans on mortgage security	320,971 26
Loans on stock, certificates or passbook security	2,535 00
Loans on all other security	1,200 00
Furniture and fixtures	1,790 00
Real estate	3,750 00
Real estate sold on contract	2,300 00
Due from borrowers for insurance and taxes	501 70
Total	$345,034 69
Interest due and uncollected	$1,242 68

RECEIPTS.

Dues on running stock	$7,668 72
Paid-up stock	13,100 00
Deposits	170,864 01
Credits on mortgage loans	31,510 95
Loans on mortgage security repaid	53,194 20
Loans on stock, certificates or passbook security	2,755 00
Unfinished building account	5,543 95
Borrowed money	26,000 00
Deposits from other building and loan associations	5,000 00
Real estate sold	900 00
Real estate sold on contract	275 81
Insurance and taxes refunded by borrowers	372 00
Interest	16,564 59
Total	$333,749 23
Cash on hand at close of last fiscal year	18,183 02
Total	$351,932 25

PROFIT AND LOSS—EARNINGS.

Interest	$16,564 59
Total	$16,564 59

Number of shares of stock in force	700
Capital subscribed and in force	$70,000 00
Number of stockholders	85
Number of depositors	1,075
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Running stock and dividends	$48,062 98
Credits on mortgage loans	44,411 51
Credits on real estate sold on contract	396 68
Paid-up stock and dividends	14,407 00
Deposits and accrued interest	218,313 09
Reserve fund	3,085 00
Undivided profit fund	849 20
Borrowed money and accrued interest	9,000 00
Contingent profit on real estate sold on contract	250 00
Due borrowers on unfinished buildings	1,259 23
Deposits from other building and loan associations	5,000 00
Total	$345,034 69
Interest due and uncollected	$1,242 68

DISBURSEMENTS.

Loans on mortgage security	$113,234 46
Loans on stock, certificates or passbook security	3,760 00
Loans on all other security	300 00
Unfinished building account	4,787 02
Withdrawals of running stock and dividends	18,472 18
Withdrawals of deposits	138,063 47
Borrowed money	17,000 00
Insurance and taxes paid for borrowers	554 35
Real estate (purchase price)	4,658 70
Dividends on paid-up stock	30 00
Interest on deposits	9,328 37
Interest on borrowed money	295 83
Taxes	8 32
Salaries of officers and directors	1,930 50
Office help, rent and legal services	458 90
All other expenses	815 23
Furniture and fixtures	294 95
Credits on contracts	224 13
Credits on mortgage loans	25,729 11
Total	$339,945 52
Cash on hand	11,986 73
Total	$351,932 25

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,597 33
Dividends on paid-up stock	807 00
Reserve fund credit	185 00
Undivided profit credit	124 46
Interest on deposits	9,328 37
Interest on borrowed money	295 83
Salaries of officers and directors	1,930 50
Office help, rent and legal services	458 90
All other expenses	815 23
Taxes	8 32
Real estate	8 70
Furniture and fixtures	4 95
Total	$16,564 59

Par value of each share	$100 00
Number of borrowers	262
Plan of Association	Permanent

NEW PLAN SAVINGS AND LOAN COMPANY
OF LANCASTER, FAIRFIELD COUNTY.

Incorporated, May 30, 1891.

Authorized capital, $1,000,000.00

President, M. A. Daugherty.
Address, Lancaster.

Secretary, Ed. Mithoff.
Address, Lancaster.
Attorney, W. K. Martin.
Address, Lancaster.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 1, 1918.

ASSETS.

Cash on hand	$4,434 25
Loans on mortgage security	192,550 00
Bonds	5,000 00
Total	201,984 25
Interest due and uncollected	$1,305 97

LIABILITIES.

Running stock and dividends	$74,477 38
Paid-up stock and dividends	51,700 00
Deposits and accrued interest	62 847 78
Reserve fund	10,200 00
Undivided profit fund	2,759 09
Total	$201,984 25
Interest due and uncollected	$1,305 97

RECEIPTS.

Dues on running stock	$29,711 50
Deposits	15,210 01
Loans on mortgage security repaid	55,295 00
Insurance and taxes refunded by borrowers	5 20
Interest	11,985 22
Total	$112,206 93
Cash on hand at close of last fiscal year	11,455 17
Total	$123,662 10

DISBURSEMENTS.

Loans on mortgage security	$45,600 00
Withdrawals of running stock and dividends	43,025 36
Withdrawals of paid-up stock	200 00
Withdrawals of deposits	13,861 34
Dividends on paid-up stock	3,619 00
Interest on deposits	2,757 57
Taxes	7 78
Salaries of officers and directors	1,400 00
Office help, rent and legal services	100 00
All other expenses	41 11
Bonds purchased	5,000 00
Dividends on running stock	3,615 69
Total	$119,227 85
Cash on hand	4,434 25
Total	$123,662 10

PROFIT AND LOSS—EARNINGS.

Interest	$11,985 22
Transferred from undivided profit fund	257 25
Total	$12,242 47

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,615 69
Dividends on paid-up stock	3,619 00
Reserve fund credit	200 00
Undivided profit credit	501 32
Interest on deposits	2 757 57
Salaries of officers and directors	1,400 00
Office help, rent and legal services	100 00
All other expenses	41 11
Taxes	7 78
Total	$12,242 47

Number of shares of stock in force	2,700
Capital subscribed and in force	$270,000 00
Number of stockholders	185
Number of depositors	122
Rate per cent. interest charged	6, 7 and 8
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	3 and 5

Number of shares loaned upon	1,926
Par value of each share	$100 00
Number of borrowers	148
Plan of Association	Permanent

PERPETUAL SAVING AND BUILDING COMPANY
OF LANCASTER, FAIRFIELD COUNTY.

Incorporated, June 27, 1889.

Authorized capital, $1,500,000.00.

President, J. P. Hershberger.
Address, Lancaster.

Secretary, Ed. Mithoff.
Address, Lancaster.
Attorney, W. K. Martin.
Address, Lancaster

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 1, 1917.

ASSETS.

Cash on hand	$17,247 17
Loans on mortgage security	74,155 00
Due from borrowers for insurance and taxes	20 50
Bonds	5,000 00
Total	$96,422 67
Interest due and uncollected	$2,616 00

LIABILITIES.

Running stock and dividends	$80,974 31
Paid-up stock and dividends	5,442 00
Reserve fund	7,000 00
Undivided profit fund	3,006 36
Total	$96,422 67
Interest due and uncollected	$2,616 00

RECEIPTS.

Dues on running stock	$4,858 00
Paid-up stock	800 00
Loans on mortgage security repaid	28,004 81
Interest	3,681 96
Premium	389 60
Losses recovered	1,230 97
Total	$38,965 34
Cash on hand at close of last fiscal year	12,243 11
Total	$51,208 45

DISBURSEMENTS.

Loans on mortgage security	$18,900 00
Withdrawals of running stock and dividends	8,107 53
Insurance and taxes paid for borrowers	14 50
Dividends on paid-up stock	658 00
Salaries of officers and directors	1,150 00
Office help, rent and legal services	100 00
All other expenses	31 25
Bonds purchased	5,000 00
Total	$33,961 28
Cash on hand	17,247 17
Total	$51,208 45

PROFIT AND LOSS—EARNINGS.

Interest	$3,681 96
Premium	389 60
Transferred from undivided profit fund	1,134 84
Total	$5,206 40

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,540 15
Dividends on paid-up stock	378 00
Salaries of officers and directors	1,150 00
Office help, rent and legal services	100 00
All other expenses	31 25
Insurance	7 00
Total	$5,206 40

Number of shares of stock in force	541
Capital subscribed and in force	$108,200 00
Number of stockholders	78
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	7

Number of shares loaned upon	47
Par value of each share	$200 00
Number of borrowers	62
Rate per cent. premium charged	2 6-10
Plan of Association	Permanent

SHOE WORKERS' DEPOSIT BUILDING AND LOAN COMPANY

OF LANCASTER, FAIRFIELD COUNTY.

Incorporated, February 11, 1901. Authorized capital, $1,000,000.00.

President, C. S. Hutchinson.
Address, Lancaster.

Secretary, F. C. Spybey.
Address, Lancaster.
Attorney, George Vorys.
Address, Lancaster.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$25,614 71
Loans on mortgage security	80,660 27
Total	$106,274 98

RECEIPTS

Dues on running stock	$22,422 75
Deposits	4,305 00
Loans on mortgage security repaid	18,709 17
Interest	5,426 86
Total	$50,863 78
Cash on hand at close of last fiscal year	12,324 12
Total	$63,187 90

PROFIT AND LOSS—EARNINGS.

Interest	$5,426 86
Total	$5,426 86

Number of shares of stock in force	2,769
Capital subscribed and in force	$553,800 00
Number of stockholders	380
Number of depositors	55
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6½
Rate per cent. interest paid on deposits	4½ and 5

LIABILITIES.

Running stock and dividends	$77,168 60
Deposits and accrued interest	26,640 00
Reserve fund	2,421 28
Undivided profit fund	45 10
Total	$106,274 98

DISBURSEMENTS.

Loans on mortgage security	$13,850 00
Withdrawals of running stock and dividends	19,163 24
Withdrawals of deposits	3,210 00
Interest on deposits	1,307 97
All other expenses	41 98
Total	$37,573 19
Cash on hand	25,614 71
Total	$63,187 90

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,831 07
Reserve fund credit	203 84
Undivided profit credit	42 00
Interest on deposits	1,307 97
All other expesnses	41 98
Total	$5,426 86

Number of shares loaned upon	511
Par value of each share	$200 00
Number of borrowers	79
Plan of Association	Permanent

SQUARE DEAL SAVINGS AND LOAN COMPANY
OF LANCASTER, FAIRFIELD COUNTY.

Incorporated, June 15, 1892. Authorized capital, $1,000,000.00.

President, Ed. A. Dodson.
Address Lancaster.

Secretary, Chas. H. Towson.
Address Lancaster.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$11,225 10
Loans on mortgage security	383,800 00
Loans on stock, certificates or pass-book security	1,400 00
Furniture and fixtures	1,350 00
Liberty bonds and war savings stamps	1,032 00
Total	$398,807 10
Interest due and uncollected	$1,200 00

LIABILITIES

Running stock and dividends	$15,121 08
Credits on mortgage loans	42,954 28
Credits on other loans	88 15
Paid-up stock and dividends	10,292 66
Deposits and accrued interest	287,393 23
Reserve fund	7,200 00
Undivided profit fund	425 70
Deposits from other building and loan associations	5,000 00
Deposits from other financial institutions	30,332 00
Total	$398,807 10
Interest due and uncollected	$1,200 00

RECEIPTS.

Dues on running stock	$5,767 66
Paid-up stock	5,000 00
Deposits	219,993 92
Credits on mortgage loans	17,936 92
Loans on mortgage security repaid	53,421 50
Loans on stock, certificates or pass-book security	42 56
Deposits from other financial intitutions	10,332 00
Real estate sold	100 00
Interest	20,554 04
Collected on judgement	223 46
Refunder on adding machine	50 00
Total	$333,422 06
Cash on hand at close of last fiscal year	14 165 82
Total	$347,587 88

DISBURSEMENTS.

Loans on mortgage security	$104,300 00
Loans on stock, certificates or pass-book security	700 00
Withdrawals of running stock and dividends	4,791 93
Withdrawals of paid-up stock	1,400 00
Withdrawals of deposits	183,598 17
Real estate (purchase price)	100 00
Dividends on paid-up stock	426 16
Interest on deposits	14,151 92
Salaries of officers and directors	2 665 50
Office help, rent and legal services	254 00
All other expenses	443 10
Deposits by other building and loan associations withdrawn	22 500 00
Bonds and war savings stamps	1,032 00
Total	$336,362 78
Cash on hand	11,225 10
Total	$347,587 88

PROFIT AND LOSS—EARNINGS.

Interest	$20,554 04
Collected on judgment	223 46
Refunder on adding machine	50 00
Total	$20,827 50

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$750 88
Dividends on paid-up stock	538 91
Reserve fund credit	237 65
Undivided profit credit	790 19
Interest on deposits	14,997 27
Salaries of officers and directors	2,665 50
Office help, rent and legal services	254 00
All other expenses	443 10
Furniture and fixtures	150 00
Total	$20,827 50

Number of shares of stock in force	4,519
Capital subscribed and in force	$451,900 00
Number of stockholders	825
Number of depositors	572
Rate per cent. interest charged	6, 7 and 8
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4, 5 and 6

Number of shares loaned upon	3,838
Par value of each share	$100 00
Number of borrowers	457
Plan of Association	Permanent

BLOOMINGBURG BUILDING AND LOAN ASSOCIATION

OF BLOOMINGBURG, FAYETTE COUNTY.

Incorporated, May 8, 1888.

Authorized capital, $200,000.00.

President, C. W. Larrimer.
Address, Bloomingburg.
Treasurer, W. Q. Kinkead.
Address, Bloomingburg.

Secretary, H. A. Pinkerton.
Address, Bloomingburg.
Attorney, E. L. Bush.
Address, Washington C. H.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,196 61
Loans on mortgage security	17,619 20
Furniture and fixtures	18 95
Real estate—office building	308 47
Due from borrowers for insurance and taxes	60 22
Total	$19,203 45
Interest due and uncollected	$7 57

LIABILITIES.

Running stock and dividends	$18,149 32
Reserve fund	1,045 66
Suspense fund	8 47
Total	$19,203 45
Interest due and uncollected	$7 57

RECEIPTS.

Dues on running stock	$2,739 39
Credits on mortgage loans	1,524 42
Loans on mortgage security repaid	3,340 34
Loans on stock, certificates or pass-book security	264 05
Borrowed money	1,400 00
Real estate sold	1,137 00
Insurance and taxes refunded by borrowers	176 11
Interest	1,513 36
Pass-books and initiation fees	2 25
Rents from company's real estate	12 50
Total	$12,109 42
Cash on hand at close of last fiscal year	536 47
Total	$12,645 89

DISBURSEMENTS.

Loans on mortgage security	$1,980 00
Loans on stock, certificates or pass-book security	100 00
Unfinished building account	14 86
Withdrawals of running stock and dividends	2,963 35
Borrowed money	4,800 00
Insurance and taxes paid for borrowers	165 70
Real estate (purchase price)	1,102 00
Interest on borrowed money	77 35
Taxes	9 31
Salaries of officers and directors	156 00
Office help, rent and legal services	35 00
All other expenses	45 71
Total	$11,449 28
Cash on hand	1,196 61
Total	$12,645 89

PROFIT AND LOSS—EARNINGS.

Interest	$1,513 36
Profit from real estate sold	35 00
Pass-books and initiation fees	2 25
Rent from company's real estate	12 50
Total	$1,563 11

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,137 23
Reserve fund credit	102 51
Interest on borrowed money	77 35
Salaries of officers and directors	156 00
Office help, rent and legal services	35 00
All other expenses	45 71
Taxes	9 31
Total	$1,563 11

Number of shares of stock in force	894
Capital subscribed and in force	$89,400 00
Number of stockholders	109
Rate per cent. interest charged	7½
Rate per cent. dividend declared to running and paid-up stock	7.1

Number of shares loaned upon	227
Par value of each share	$100 00
Number of borrowers	37
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN COMPANY

OF WASHINGTON C. H., FAYETTE COUNTY.

Incorporated, January 27, 1912.

Authorized capital, $50,000.00.

President, R. E. Henkle.
Address, Washington C. H.
Treasurer, Oliver S. Nelson.
Address, Washington C. H.

Secretary, Edgar Snyder.
Address, Washington C. H.
Attorney, Nye Gregg.
Address, Washington C. H.

FINAL REPORT AS OF YEAR ENDING NOVEMBER 3, 1917.

RECEIPTS.

Dues on running stock	$368 19
Paid-up stock	100 00
Deposits	500 00
Loans on mortgage security repaid	12,338 82
Borrowed money	2,000 00
Interest	294 51
Total	$15,601 52
Cash on hand at close of last fiscal year	736 77
Total	$16,338 29

PROFIT AND LOSS—EARNINGS.

Interest	$294 51
Transferred from undivided profit fund	315 79
Transferred from reserve fund	217 57
Balance of mortgage loan credits	12 60
Total	$840 47

DISBURSEMENTS.

Withdrawals of running stock and dividends	$5,710 72
Withdrawals of paid-up stock	600 00
Withdrawals of deposits	7,190 18
Borrowed money	2,000 00
Insurance and taxes paid for borrowers	9 71
Dividends on paid-up stock	10 00
Interest on deposits	97 11
Interest on borrowed money	39 00
Salaries of officers and directors	497 10
Office help, rent and legal services	150 00
All other expenses	34 47
Total	$16,338 29

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3 08
Dividends on paid-up stock	10 00
Interest on deposits	97 11
Interest on borrowed money	39 00
Salaries of officers and directors	497 10
Office help, rent and legal services	150 00
All other expenses	34 47
Taxes and insurance paid for borrowers	9 71
Total	$840 47

ALLEMANIA BUILDING AND LOAN COMPANY
OF COLUMBUS.

Incorporated, March 9, 1888. Authorized capital, $1,000,000.00.

President, Louis Seidensticker. Address, Columbus.
Treasurer, Edward Steffens. Address, Columbus.
Secretary, Frank Schenck. Address, Columbus.
Attorney, Edmund E. Tanner. Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$21,691 24
Loans on mortgage security	508,448 93
Loans on stock, certificates or pass-book security	1,645 00
Furniture and fixtures	800 00
Real estate—office building	18,000 00
Due from borrowers for insurance and taxes	232 81
Bonds	1,600 00
Total	$552,417 98
Interest due and uncollected	$338 71

LIABILITIES.

Running stock and dividends	$2,950 41
Paid-up stock and dividends	67,111 33
Deposits and accrued interest	467,859 50
Reserve fund	11,377 59
Undivided profit fund	2,234 12
Due borrowers on unfinished buildings	885 03
Total	$552,417 98
Interest due and uncollected	$338 71

RECEIPTS.

Dues on running stock	$364 01
Paid-up stock	1,200 00
Deposits	209,882 99
Credits on mortgage loans	122,579 66
Loans on mortgage security repaid	18,291 41
Loans on stock, certificates or pass-book security	10,535 00
Unfinished building account	35,343 96
Borrowed money	25,000 00
Real estate sold on contract	1,299 20
Insurance and taxes refunded by borrowers	176 98
Interest	31,017 55
Rents from company's real estate	268 00
Deposits in other financial institutions withdrawn	35,000 00
Sale of bonds	400 00
Sale of revenue stamps	91 20
Other earnings	84 39
Total	$491,534 35
Cash on hand at close of last fiscal year	14,273 96
Total	$505,808 31

DISBURSEMENTS.

Loans on mortgage security	$206,672 38
Loans on stock, certificates or pass-book security	5,840 00
Unfinished building account	36,826 01
Withdrawals of running stock and dividends	109 04
Withdrawals of paid-up stock	10,050 00
Withdrawals of deposits	145,362 90
Borrowed money	25,000 00
Insurance and taxes paid for borrowers	290 53
Real estate (purchase price)	18,000 00
Dividends on paid-up stock	3,664 47
Interest on deposits	19,180 37
Interest on borrowed money	235 00
Salaries of officers and directors	2,665 00
Office help, rent and legal services	1,551 00
All other expenses	1,615 95
Interest on Liberty bonds	2 42
Deposits by other financial institutions withdrawn	5,000 00
Bonds purchased	2,000 00
Furniture and fixtures	52 00
Total	$484,117 07
Cash on hand	21,691 24
Total	$505,808 31

PROFIT AND LOSS—EARNINGS.

Interest	$31,017 55
Rent from company's real estate	268 00
Other earnings	84 39
Total	$31,369 94

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$137 17
Dividends on paid-up stock	3,466 60
Reserve fund credit	205 82
Undivided profit credit	306 81
Interest on deposits	20,932 17
Interest on borrowed money	235 00
Salaries of officers and directors	2,665 00
Office help, rent and legal services	1,551 00
All other expenses	1,615 95
Furniture and fixtures	252 00
Interest on bonds	2 42
Total	$31,369 94

Number of shares of stock in force	355⅔
Capital subscribed and in force	$71,075 00
Number of stockholders	51
Number of depositors	658
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$200 00
Number of borrowers	312
Plan of Association	Permanent

BRUNSON SAVINGS AND LOAN COMPANY

OF COLUMBUS.

Incorporated, May 22, 1917.

President, William Rindsfoos.
Address, Columbus.

Authorized capital, $100,000.00.

Secretary, James F. Caldwell.
Address, Irwin.
Attorney, Cyrus F. Luckhart.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$4,562 67
Loans on mortgage security	12,246 00
Loans on all other security	77,250 00
Bonds	4,000 00
Total	$98,058 67

LIABILITIES.

Running stock and dividends—Installments	$375 00
Paid-up stock and dividends—Permanent	21,000 00
Deposits and accrued interest	70,285 00
Reserve fund	69 93
Undivided profit fund	1,328 74
Deposits from other financial institutions	5,000 00
Total	$98,058 67

RECEIPTS.

Dues on running stock—Installments	$375 00
Paid-up stock	21,000 00
Deposits	73,543 69
Credits on mortgage loans	4 00
Loans on all other security repaid	20,100 00
Deposits from other financial institutions	10,000 00
Interest	1,583 77
Total	$126,606 46

DISBURSEMENTS.

Loans on mortgage security	$12,250 00
Loans on all other security	97,350 00
Withdrawals of deposits	3,260 08
Interest on deposits	91 21
All other expenses	92 50
Deposits by other financial institutions withdrawn	5,000 00
Bonds purchased	4,000 00
Total	$122,043 79
Cash on hand	4,562 67
Total	$126,606 46

PROFIT AND LOSS—Earnings.

Interest	$1,583 77
Total	$1,583 77

PROFIT AND LOSS—Distribution.

Reserve fund credit	$69 93
Undivided profit credit	1,328 74
Interest on deposits	92 60
All other expenses	92 50
Total	$1,583 77

Number of shares of stock in force	22
Capital subscribed and in force	$22,500 00
Number of stockholders	9
Number of depositors	125
Rate per cent. interest charged	5½ and 6
Rate per cent. interest paid on deposits	5

Par value of each share	$1,000 00
Number of borrowers	23
Plan of Association	Permanent

BUCKEYE STATE BUILDING AND LOAN COMPANY
OF COLUMBUS.

Incorporated, January 2, 1895.
President, L. L. Rankin.
Address, Columbus.

Authorized capital, $10,000,000.00.
Secretary, B. C. Blachley.
Address, Columbus.
Attorney, J. E. Kinney.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$325,733 67
Loans on mortgage security	13,769,791 70
Loans on stock, certificates or pass-book security	45,232 20
Furniture and fixtures	27,131 57
Due from borrowers for insurance and taxes	94 36
Bonds	153,200 00
Deposits in other building and loan associations	1,000 00
Deposits in other financial institutions	290,378 62
Depositors Realty Company	5,100 00
Total	$14,617,662 12
Interest due and uncollected	$5,180 44

LIABILITIES.

Running stock and dividends	$1,127,892 14
Paid-up stock and dividends	96,164 50
Deposits and accrued interest	12,988,438 22
Reserve fund	254,759 74
Due borrowers on unfinished buildings	74,907 52
Deposits from other building and loan associations	35,000 00
Deposits from other financial institutions	40,500 00
Total	$14,617,662 12
Interest due and uncollected	$5,180 44

RECEIPTS.

Dues on running stock	$611,679 99
Paid-up stock	23,521 97
Deposits	8,992,622 50
Loans on mortgage security repaid	6,560,106 49
Loans on stock, certificates or pass-book security	154,224 59
Unfinished building account	5,628,641 92
Deposits from other building and loan associations	34,000 00
Real estate sold	2,307 50
Insurance and taxes refunded by borrowers	170 04
Interest	750,289 57
J. F. Linton, Judgement	186 78
Rents from office, hall, deposit boxes	4,012 60
Deposits in other building and loan associations withdrawn	5,000 00
Deposits in other financial institutions withdrawn	80,000 00
Sale of bonds	63,000 00
Depositors Realty Company	3,048 00
Expenses refunded	16 86
Total	$22,912,828 81
Cash on hand at close of last fiscal year	517,405 25
Total	$23,430,234 06

DISBURSEMENTS.

Loans on mortgage security	$8,624,592 89
Loans on stock, certificates or pass-book security	168,014 74
Unfinished building account	5,743,977 63
Withdrawals of running stock and dividends	459,094 52
Withdrawals of paid-up stock	22,400 00
Withdrawals of deposits	7,095,721 79
Dividends on running stock	48,640 84
Deposits in other financial institutions	18,114 17
Insurance and taxes paid for borrowers	264 40
Real estate (purchase price)	2,119 70
Dividends on paid-up stock	4,877 92
Interest on deposits	584,459 80
Bonds purchased	216,200 00
Salaries of officers and directors	19,218 00
Office help, rent and legal services	31,943 91
All other expenses	26,178 77
Deposits by other building and loan associations withdrawn	9,000 00
Deposits by other financial institutions withdrawn	25,000 00
Office fixtures	1,407 90
Contingent fund	3,273 41
Total	$23,104,500 39
Cash on hand	325,733 67
Total	$23,430,234 06

PROFIT AND LOSS—EARNINGS.

Interest	$750,289 57
Rent from office, hall, safety deposit boxes	4,012 60
Expense refunded	16 86
Real estate	187 80
Total	$754,506 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$48,640 84
Dividends on paid-up stock	4,877 92
Reserve fund credit	42,899 18
Interest on deposits	576,325 70
Salaries of officers and directors	19,218 00
Office help, rent and legal services	31,943 91
All other expenses	26,178 77
Furniture and fixtures discount	4,422 51
Total	$754,506 83

Number of shares of stock in force	11,123
Capital subscribed and in force	$1,112,300 00
Number of stockholders	2,332
Number of depositors	32,029
Rate per cent. interest charged	5½ and 6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	804
Par value of each share	$100 00
Number of borrowers	6,698
Plan of Association	Permanent

CENTRAL BUILDING, LOAN AND SAVINGS COMPANY OF COLUMBUS.

Incorporated, February 7, 1889.
President, Fred J. Heer.
Address, 55 E. Main St., Columbus.

Authorized capital, $2,000,000.00.
Secretary, Charles H. Brown.
Address, 46 E. Gay St., Columbus.
Attorney, Lowry F. Sater.
Address, 52 E. Gay St., Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$64,755 39
Loans on mortgage security	1,668,885 38
Loans on stock, certificates or passbook security	10,575 00
Real estate	988 20
Real estate—office building	56,023 00
Bonds—Liberty	50,800 00
Deposits in other building and loan associations	4,000 00
Total	$1,856,026 97
Interest due and uncollected	$125 33

RECEIPTS.

Dues on running stock	$364 60
Paid-up stock	6,400 00
Deposits	720,400 62
Loans on mortgage security repaid	387,899 18
Loans on stock, certificates or passbook security	27,146 50
Unfinished building account	30,499 85
Borrowed money	25,000 00
Real estate sold	3,950 00
Insurance and taxes refunded by borrowers	1,080 41
Interest	102,364 02
Safety deposit box rent	29 00
Rents from company's real estate	3,258 65
Deposits in other building and loan associations withdrawn	12,000 00
Deposits in other financial institutions withdrawn	25,000 00
Miscellaneous refund	424 41
Total	$1,345,817 24
Cash on hand at close of last fiscal year	119,001 13
Total	$1,464,818 37

PROFIT AND LOSS—EARNINGS.

Interest	$102,364 02
Safety deposit box rent	29 00
Rents from company's real estate	3,258 65
Miscellaneous refund	424 41
Total	$106,076 08

Number of shares of stock in force	325
Capital subscribed and in force	$65,000 00
Number of stockholders	42
Number of depositors	3,885
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Running stock and dividends	$4,630 72
Paid-up stock and dividends	56,921 34
Deposits and accrued interest	1,697,534 26
Reserve fund	52,500 00
Undivided profit fund	17,206 38
Due borrowers on unfinished buildings	7,234 27
Deposits from other building and loan associations	5000 00
Reserve for interest	15,000 00
Total	$1,856,026 97
Interest due and uncollected	$125 33

DISBURSEMENTS.

Loans on mortgage security	$475,475 00
Loans on stock, certificates or passbook security	22,306 00
Unfinished building account	42,274 90
Withdrawals of running stock and dividends	319 34
Withdrawals of paid-up stock	4,000 00
Withdrawals of deposits	662,004 14
Borrowed money	25,000 00
Deposits in other building and loan associations	16,000 00
Insurance and taxes paid for borrowers	1,002 57
Real estate (purchase price)	2,600 00
Dividends on paid-up stock	2,626 15
Interest on deposits	74,173 21
Interest on borrowed money	270 83
Repairs on company's real estate	838 82
Taxes	1,168 27
Salaries of officers and directors	6,760 00
Office help, rent and legal services	2,685 35
All other expenses	4,432 05
Deposits by other building and loan associations withdrawn	5,000 00
Bonds purchased—Liberty	50,800 00
Reserve fund	326 35
Total	$1,400,062 98
Cash on hand	64,755 39
Total	$1,464,818 37

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$224 62
Dividends on paid-up stock	2,651 34
Reserve fund credit	2,826 35
Undivided profit credit	3,028 41
Interest on deposits	80,690 04
Interest on borrowed money	270 83
Salaries of officers and directors	6,760 00
Office help, rent and legal services	2,685 35
All other expenses	4,432 05
Taxes and insurance	1,168 27
Repairs on company's real estate	838 82
Reserve for interest	500 00
Total	$106,076 08

Par value of each share	$200 00
Number of borrowers	828
Plan of Association	Permanent

CENTRAL OHIO BUILDING AND LOAN COMPANY
OF COLUMBUS.

Incorporated, May 20, 1897. Authorized capital, $5,000,000.00.

President, C. H. Vance.
Address, 53 E. State Street.

Secretary, Frank R. Schwartz.
Address, 53 E. State Street.
Attorney, Hanby R. Jones.
Address, Hartman Building, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$41,328 08
Loans on mortgage security	936,899 83
Loans on stock, certificates or pass-book security	1,175 00
Loans on all other security	5,123 03
Furniture and fixtures	3,400 00
Real estate	2,341 47
Real estate sold on contract	3,316 51
Due from borrowers for insurance and taxes	235 93
Total	$993,819 85
Interest due and uncollected	$3,353 85

RECEIPTS.

Dues on running stock	$104,309 28
Paid-up stock	8,900 00
Deposits	261,905 53
Credits on mortgage loans	31,297 40
Loans on mortgage security repaid	143,505 19
Loans on stock, certificates or pass-book security	1,935 00
Loans on all other security repaid	28,826 97
Unfinished building account	189,424 78
Safe sold	500 00
Real estate sold	37,467 30
Real estate sold on contract	20,224 09
Insurance and taxes refunded by borrowers	1,336 26
Interest	56,994 53
Contingent profit on real estate on contract	256 44
Profit on real estate sold	2,010 69
Rents from company's real estate	1,526 94
Miscellaneous	349 08
Corporation tax refunded	353 68
Total	$891,123 16
Cash on hand at close of last fiscal year	79,493 28
Total	$970,616 44

PROFIT AND LOSS—EARNINGS.

Interest	$56,994 53
Profit on real estate sold	2,010 69
Rent from company's real estate	1,526 94
Corporation tax refunded	353 68
Total	$60,885 84

Number of shares of stock in force	12,718
Capital subscribed and in force	$1,271,800 00
Number of stockholders	1,512
Number of depositors	933
Rate per cent. interest charged	6 to 8
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4, 4½, 5

LIABILITIES.

Running stock and dividends	$408,516 16
Credits on mortgage loans	95,579 72
Paid-up stock and dividends	59,746 32
Deposits and accrued interest	374,955 87
Reserve fund	13,000 00
Undivided profit fund	3,529 09
Due borrowers on unfinished buildings	8,492 69
Total	$993,819 85
Interest due and uncollected	$3,353 85

DISBURSEMENTS.

Loans on mortgage security	$336,805 52
Loans on stock, certificates or pass-book security	2,455 00
Loans on all other security	7,100 00
Unfinished building account	196,872 04
Withdrawals of running stock and dividends	124,572 98
Withdrawals of paid-up stock	12,125 00
Withdrawals of deposits	182,898 98
Reserve	6,155 87
Undivided profits	145 00
Insurance and taxes paid for borrowers	1,237 75
Real estate (purchase price)	7,760 17
Real estate on contract	2,114 00
Dividends on paid-up stock	4,482 34
Interest on deposits	14,817 95
Mortgage Credits	16,644 65
Repairs on company's real estate	257 52
Taxes	842 56
Salaries of officers and directors	4,313 75
Office help, rent and legal services	3,215 10
All other expenses	3,407 88
Furniture and fixtures	362 60
Contingent profit R. E. on contract	600 90
Miscellaneous	100 80
Total	$929,288 36
Cash on hand	41,328 08
Total	$970,616 44

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$18,802 73
Dividends on mortgage loan credits	1,238 68
Dividends on paid-up stock	4,460 32
Reserve fund credit	8,463 57
Undivided profit credit	273 87
Interest on deposits	15,387 78
Salaries of officers and directors	4,313 75
Office help, rent and legal services	3,215 10
All other expenses	3,407 88
Taxes	842 56
Repairs on company's real estate	257 52
Furniture and fixtures	222 08
Total	$60,885 84

Number of shares loaned upon	1,542
Par value of each share	$100 00
Number of borrowers	531
Plan of Association	Permanent

COLUMBIAN BUILDING AND LOAN COMPANY OF COLUMBUS.

Incorporated, May 8, 1891.
President, Z. L. White.
Address, Columbus.
Treasurer, Foster Copeland.
Address, Columbus.

Authorized capital, $12,000,000.00.
Secretary, W. L. Van Sickle.
Address, Columbus.
Attorney, W. L. Van Sickle.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$44,289 50
Loans on mortgage security	2,426,169 76
Loans on stock, certificates or pass-book security	7,686 00
Furniture and fixtures	2,000 00
Real estate	1,032 71
Real estate sold on contract	13,807 96
Bonds—Liberty	16,150 00
Total	$2,511,135 93
Interest due and uncollected	$905 50

LIABILITIES.

Running stock and dividends	$344,986 78
Paid-up stock and dividends	132,517 02
Deposits and accrued interest	1,883,777 71
Reserve fund	60,256 16
Undivided profit fund	8,496 49
Contingent profit on real estate sold on contract	497 72
Due borrowers on unfinished buildings	40,604 05
Deposits from other building and loan associations	20,000 00
Deposits from other financial institutions	20,000 00
Total	$2,511,135 93
Interest due and uncollected	$905 50

RECEIPTS.

Dues on running stock	$72,172 58
Paid-up stock	18,900 00
Deposits	1,231,325 59
Loans on mortgage security repaid	757,692 97
Loans on stock, certificates or pass-book security	19,306 78
Unfinished building account	320,857 47
Deposits from other building and loan associations	20,000 00
Real estate sold	6,516 87
Real estate sold on contract	5,839 94
Insurance and taxes refunded by borrowers	1,304 66
Interest	138,382 12
Deposits in other building and loan associations withdrawn	35,000 00
Sale of bonds—Liberty	8,025 37
Other receipts in detail—Contingent profit on real estate	497 72
Real estate	225 99
Total	$2,636,048 06
Cash on hand at close of last fiscal year	88,091 06
Total	$2,724,139 12

DISBURSEMENTS.

Loans on mortgage security	$789,805 93
Loans on stock, certificates or pass-book security	15,636 78
Unfinished building account	357,132 17
Withdrawals of running stock and dividends	91,590 85
Withdrawals of paid-up stock	17,600 00
Withdrawals of deposits	1,198,234 24
Deposits in other building and loan associations	20,000 00
Insurance and taxes paid for borrowers	1,215 52
Real estate (purchase price)	7,549 58
Real estate on contract	5,241 39
Dividends on paid-up stock	6,287 82
Interest on deposits	96,591 30
Insurance reserve fund	33 91
Taxes	132 51
Salaries of officers and directors	6,700 00
Office help, rent	5,890 13
All other expenses	5,201 97
Deposits by other financial institutions withdrawn	30,000 00
Bonds purchased—Liberty	24,175 37
Reserve fund	830 15
Total	$2,679,849 62
Cash on hand	44,289 50
Total	$2,724,139 12

PROFIT AND LOSS—EARNINGS.

Interest	$138,382 12
Real estate profit	225 99
Total	$138,608 11

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,145 62
Dividends on paid-up stock	6,367 82
Reserve fund credit	11,776 87
Undivided profit credit	181 24
Interest on deposits	95,711 95
Salaries of officers and directors	6,700 00
Office help, rent and legal services	5,890 13
All other expenses	5,201 97
Taxes	132 51
Furniture and fixtures, depreciation	500 00
Total	$138,608 11

Number of shares of stock in force	11,956
Capital subscribed and in force	$1,195,585 00
Number of stockholders	1,200
Number of depositors	5,327
Rate per cent. interest charged	
Rate per cent. dividend declared to running and paid-up stock	6 5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	7,844
Par value of each share	$100 00
Number of borrowers	1,553
Plan of Association	Permanent

COLUMBUS TEACHERS SAVINGS AND LOAN ASSOCIATION OF COLUMBUS.

Incorporated, December 15, 1915.

Authorized capital, $50,000.00.

President, George W. Toolll.
Address, Columbus.

Secretary, William T. Hellman.
Address, Columbus.
Attorney, George W. Toolll.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$251 35
Loans on mortgage security	23,065 49
Furniture and fixtures	26 25
Total	$23,343 09
Interest due and uncollected	$43 00

LIABILITIES.

Running stock and dividends	$455 00
Credits on mortgage loans	1,355 15
Permanent (non-withdrawable) stock	3,300 00
Deposits and accrued interest	7,563 17
Reserve fund	100 00
Undivided profit fund	60 77
Borrowed money and accrued interest	2,000 00
Deposits from other financial institutions	8,500 00
Loan stock	9 00
Total	$23,343 09
Interest due and uncollected	$43 00

RECEIPTS.

Dues on running stock	$560 00
Paid-up stock—Permanent	1,200 00
Deposits	7,427 63
Credits on mortgage loans	1,180 15
Loans on mortgage security repaid	7,031 20
Borrowed money	2,000 00
Deposits from other financial institutions	25,200 00
Interest	1,192 77
Loan stock	4 00
Total	$45,795 75
Cash on hand at close of last fiscal year	736 50
Total	$46,532 25

DISBURSEMENTS.

Loans on mortgage security	$12,996 69
Withdrawals of running stock and dividends	700 00
Withdrawals of deposits	4,557 26
Interest on deposits	841 95
Interest on borrowed money	50 00
Office help, rent and legal services	155 00
All other expenses	78 00
Deposits by other financial institutions withdrawn	26,900 00
Loan stock withdrawn	2 00
Total	$46,280 90
Cash on hand	251 35
Total	$46,532 25

PROFIT AND LOSS—EARNINGS.

Interest	$1,192 77
Total	$1,192 77

PROFIT AND LOSS—DISTRIBUTION.

Reserve fund credit	$40 00
Undivided profit credit	27 82
Interest on deposits	841 95
Interest on borrowed money	50 00
Office help, rent and legal services	155 00
All other expenses	78 00
Total	$1,192 77

Number of shares of stock in force	45
Capital subscribed and in force	$4,409 00
Number of stockholders	20
Number of depositors	29
Rate per cent. interest charged	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	1
Par value of each share	$100 00
Number of borrowers	9
Plan of Association	Permanent.

DOLLAR BUILDING AND LOAN COMPANY
OF COLUMBUS.

Incorporated, May 8, 1907.
President, Frank A. Chenoweth.
Address, Columbus.

Authorized capital, $1,000,000.00.
Secretary, Linn Bentley.
Address, Columbus.
Attorney, James B. Kahle.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$14,679 55
Loans on mortgage security	427,149 48
Loans on stock, certificates or pass-book security	12,216 34
Furniture and fixtures	270 00
Real estate	5,133 98
Real estate sold on contract	4,215 85
Due from borrowers for insurance and taxes	112 10
Bonds	2,200 00
Total	$465,977 30
Interest due and uncollected	$944 48

LIABILITIES.

Running stock and dividends	$38,439 74
Credits on mortgage loans	75,621 85
Credits on real estate sold on contract	287 33
Paid-up stock and dividends	48,321 91
Permanent (non-withdrawable) stock	12,400 00
Deposits and accrued interest	282,227 54
Reserve fund	6,450 00
Undivided profit fund	1,792 57
Contingent profit on real estate sold on contract	253 35
Due borrowers on unfinished buildings	183 01
Total	$465,977 30
Interest due and uncollected	$944 48

RECEIPTS.

Dues on running stock	$7,845 93
Paid-up stock	1,692 47
Deposits	119,482 68
Credits on mortgage loans	5,528 78
Loans on mortgage security repaid	91,561 67
Loans on stock, certificates or pass-book security	10,986 66
Unfinished building account	10,942 61
Borrowed money	5,000 00
Real estate sold	391 69
Real estate sold on contract	1,175 23
Insurance and taxes refunded by borrowers	562 87
Interest	23,611 76
Contingent profit of purchased mortgage transferred	86 97
Rents from company's real estate	450 67
Sale of bonds—Liberty	350 00
Miscellaneous earnings	361 46
Total	$280,031 45
Cash on hand at close of last fiscal year	23,946 92
Total	$303,978 37

DISBURSEMENTS.

Loans on mortgage security	$110,012 93
Loans on stock, certificates or pass-book security	13,283 00
Unfinished building account	11,860 97
Withdrawals of running stock and dividends	19,627 89
Withdrawals of paid-up stock	3,050 00
Withdrawals of deposits	101,580 01
Borrowed money	5,000 00
Contingent profit on purchased mortgages	86 97
Insurance and taxes paid for borrowers	473 04
Real estate on contract	815 00
Dividends on paid-up stock	2,979 97
Interest on deposits	13,395 79
Interest on borrowed money	29 02
Repairs on company's real estate	391 58
Taxes	100 25
Salaries of officers and directors	2,655 77
Rent and legal services	644 00
All other expenses	760 94
Bonds purchased—Liberty	2,550 00
Undivided profit fund	1 69
Total	$289,298 82
Cash on hand	14,679 55
Total	$303,978 37

PROFIT AND LOSS—EARNINGS.

Interest	$23,611 76
Rent from company's real estate	450 67
Transferred from undivided profit fund	1 69
Miscellaneous earnings	361 46
Total	$24,425 58

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,743 78
Dividends on paid-up stock	2,946 05
Reserve fund credit	1,600 00
Undivided profit credit	51 71
Interest on deposits	13,395 79
Interest on borrowed money	29 02
Salaries of officers and directors	2,655 77
Office help, rent and legal services	644 00
All other expenses	762 63
Taxes	100 25
Repairs on company's real estate	391 58
Furniture and fixtures	105 00
Total	$24,425 58

Number of shares of stock in force	2,555
Capital subscribed and in force	$255,500 00
Number of stockholders	122
Number of depositors	929
Rate per cent. interest charged	6, 6½, 7 and 8
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	295
Plan of Association	Permanent

FIDELITY BUILDING, LOAN AND SAVINGS COMPANY OF COLUMBUS.

Incorporated, February 10, 1900. Authorized capital, $5,000,000.00.

President, Wm. J. McComb.
Address, Columbus.
Treasurer, Foster Copeland.
Address, Columbus.

Secretary, J. Lawrence Porter.
Address, Columbus.
Attorneys, Ulrey & Porter.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$37,269 94
Loans on mortgage security	558,640 00
Loans on stock, certificates or pass-book security	4,630 00
Real estate	4,574 97
Due from borrowers for insurance and taxes	341 17
Bonds	10,000 00
Total	$615,456 08
Interest due and uncollected	$2,520 97

LIABILITIES.

Running stock and dividends	$259,303 86
Paid-up stock and dividends	76,305 72
Deposits and accrued interest	232,196 14
Reserve fund	23,106 66
Undivided profit fund	14,543 70
Deposits from other building and loan associations	5,000 00
Deposits from other financial institutions	5,000 00
Total	$615,456 08
Interest due and uncollected	$2,520 97

RECEIPTS.

Dues on running stock	$68,679 17
Paid-up stock	3,000 00
Deposits	114,481 84
Loans on mortgage security repaid	131,089 00
Loans on stock, certificates or pass-book security	3,045 51
Deposits from other building and loan associations	5,000 00
Real estate sold	50 00
Insurance and taxes refunded by borrowers	132 32
Interest	36,438 79
Premium	174 00
Taxes refunded	541 28
Pass-books and initiation fees	73 35
Rents from company's real estate	256 16
Total	$362,961 42
Cash on hand at close of last fiscal year	27,784 68
Total	$390,746 10

DISBURSEMENTS.

Loans on mortgage security	$162,790 00
Loans on stock, certificates or pass-book security	5,385 00
Withdrawals of running stock and dividends	69,847 77
Withdrawals of paid-up stock	6,562 95
Withdrawals of deposits	79,294 81
Insurance and taxes paid for borrowers	269 16
Real estate (purchase price)	1,884 00
Interest on deposits	,824 41
Interest on borrowed money	131 94
Repairs on company's real estate	198 26
Taxes	343 03
Salaries of officers and directors	3,900 00
Office help, rent and legal services	1,175 32
All other expenses	1,062 47
Bonds purchased—Liberty	10,000 00
Commissions	807 04
Total	$353,476 16
Cash on hand	37,269 94
Total	$390,746 10

PROFIT AND LOSS—Earnings.

Interest	$36,438 79
Premium	174 00
Taxes refunded	541 28
Pass-books and initiation fees	73 35
Rent from company's real estate	256 16
Total	$37,483 58

PROFIT AND LOSS—Distribution.

Dividends on running stock	$10,837 20
Dividends on paid-up stock	3,684 13
Reserve fund credit	1,500 00
Undivided profit credit	3,289 21
Interest on deposits	10,554 98
Interest on borrowed money	131 94
Salaries of officers and directors	3,900 00
Office help, rent and legal services	1,175 32
All other expenses	1,062 47
Taxes	343 03
Repairs on company's real estate	198 26
Commissions	807 04
Total	$37,483 58

Number of shares of stock in force	21,367
Capital subscribed and in force	$2,136,700 00
Number of stockholders	1,225
Number of depositors	580
Rate per cent. interest charged	6 to 8
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	and 5

Number of shares loaned upon	5,833
Par value of each share	$100 00
Number of borrowers	485
Plan of Association	Permanent

FIRESIDE BUILDING, LOAN AND SAVINGS COMPANY OF COLUMBUS.

Incorporated, December, 1893.
President, Henry G. Bower.
Address, Columbus.

Authorized capital, $1,000,000.00.
Secretary, Walter E. Schwartz.
Address, Columbus.
Attorney, Harley E. Peters.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,851 04
Loans on mortgage security	317,744 63
Loans on stock, certificates or pass-book security	2,605 00
Furniture and fixtures	300 00
Real estate—office building	5,600 00
Due from borrowers for insurance and taxes	9 00
Bonds	1,000 00
Total	$331,109 67

LIABILITIES.

Running stock and dividends	$111,468 51
Paid-up stock and dividends	64,419 50
Deposits and accrued interest	136,819 51
Reserve fund	11,350 00
Undivided profit fund	1,473 46
Due borrowers on unfinished buildings	578 69
Deposits from other building and loan associations	5,000 00
Total	$331,109 67

RECEIPTS.

Dues on running stock	$15,452 77
Paid-up stock	11,500 00
Deposits	127,086 28
Credits on mortgage loans	110,124 27
Loans on stock, certificates or pass-book security	1,640 00
Borrowed money	12,000 00
Deposits from other building and loan associations	10,000 00
Insurance and taxes refunded by borrowers	92 24
Interest	19,852 31
Rents from company's real estate	486 00
Other receipts	14 68
Total	$308,248 55
Cash on hand at close of last fiscal year	26,838 07
Total	$335,086 62

DISBURSEMENTS.

Loans on mortgage security	$128,746 11
Loans on stock, certificates or pass-book security	3,660 00
Withdrawals of running stock and dividends	37,648 32
Withdrawals of paid-up stock	6,900 00
Withdrawals of deposits	101,976 43
Borrowed money	12,000 00
Insurance and taxes paid for borrowers	85 66
Dividends on paid-up stock	3,540 00
Interest on deposits	5,043 63
Interest on borrowed money	75 58
Repairs on company's real estate	222 13
Taxes	75 88
Salaries of officers and directors	1,752 00
Miscellaneous	9 93
All other expenses	499 91
Deposits by other building and loan associations withdrawn	13,000 00
Deposits by other financial institutions withdrawn	5,000 00
Bonds purchased	1,000 00
State of Ohio	10,000 00
Total	$331,235 58
Cash on hand	3,851 04
Total	$335,086 62

PROFIT AND LOSS—EARNINGS.

Interest	$19,852 31
Rent from company's real estate	486 00
Miscellaneous	14 68
Total	$20,352 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,528 39
Dividends on paid-up stock	3,636 50
Reserve fund credit	1,350 00
Undivided profit credit	80 28
Interest on deposits	6,072 39
Interest on borrowed money	75 58
Salaries of officers and directors	1,752 00
All other expenses	499 91
Taxes	75 88
Repairs on company's real estate	222 13
Furniture and fixtures	50 00
Miscellaneous	9 93
Total	$20,352 99

Number of shares of stock in force	5,680
Capital subscribed and in force	$568,000 00
Number of stockholders	408
Number of depositors	643
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	3,859
Par value of each share	$100 00
Number of borrowers	206
Plan of Association	Permanent

FRANKLIN LOAN AND SAVINGS COMPANY OF COLUMBUS.

Incorporated, April 25, 1890. Authorized capital, $500,000.00.

President, Henry Krapp.
Address, 347 S. High St., Columbus.

Secretary, John Zuber.
Address, 347 S. High St., Columbus.
Attorney, Chas. S. M. Krumm.
Address, 269½ S. High St., Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$67,440 69
Loans on mortgage security	2,137,042 99
Loans on stock, certificates or pass-book security	21,240 00
Real estate	1,962 30
Real estate sold on contract	8,826 89
Real estate—office building	5,201 26
Due from borrowers for insurance and taxes	278 03
Bonds	7,457 00
Deposits in other building and loan associations	32,500 00
Total	$2,281,949 16
Interest due and uncollected	$9,390 94

LIABILITIES.

Running stock and dividends	$62,098 75
Paid-up stock and dividends	65,737 07
Deposits and accrued interest	2,054,679 89
Reserve fund	77,000 00
Undivided profit fund	9,161 42
Contingent profit on real estate sold on contract	1,728 01
Due borrowers on unfinished buildings	9,294 02
Tax reserve	250 00
Interest reserve	2,000 00
Total	$2,281,949 16
Interest due and uncollected	$9,390 94

RECEIPTS.

Dues on running stock	$16,278 04
Paid-up stock	16,400 00
Deposits	1,142,564 66
Credits on mortgage loans	541 454 26
Appraisements	799 00
Loans on stock, certificates or pass-book security	27,950 00
Unfinished building account	455,430 26
Borrowed money	60,000 00
Office rent	150 00
Legal deposit refunded	10 00
Real estate sold	7,209 96
Real estate sold on contract	973 74
Insurance and taxes refunded by borrowers	1,329 62
Interest	125,898 16
Interest on certificate deposit refunded	75 00
Fines	457 84
Contingent profit on real estate sold	1,220 23
Pass-books and initiation fees	79 50
Rents from company's real estate	1,920 00
Deposits in other building and loan associations withdrawn	43,500 00
Deposits in other financial institutions withdrawn	30,000 00
Sale of bonds	22,544 00
Columbus Exposition building	200 00
Total	$2,496,444 27
Cash on hand at close of last fiscal year	58,949 18
Total	$2,555,393 45

DISBURSEMENTS.

Loans on mortgage security	$768,570 00
Loans on stock, certificates or pass-book security	37,265 00
Rent, offibe building	1,455 00
Unfinished building account	468,257 70
Withdrawals of running stock and dividends	43,995 39
Withdrawals of paid-up stock	4,700 00
Withdrawals of deposits	890,755 03
Borrowed money	60,000 00
Deposits in other building and loan associations	50,000 00
Undivided profits	200 00
Insurance and taxes paid for borrowers	1,472 78
Real estate (purchase price)	3,472 00
Real estate on contract	5,630 00
Dividends on paid-up stock	2,601 98
Interest on deposits	89,411 78
Interest on borrowed money	212 47
Repairs on company's real estate	1,059 27
Taxes	555 25
Salaries of officers and directors	17,708 29
Office help, rent and legal services	2,157 83
All other expenses	3,430 19
Office building	20 00
Deposits by other financial institutions withdrawn	5,000 00
Bonds purchased	30,001 00
Interest on real estate loans refunded	21 80
Total	$2,487,952 76
Cash on hand	67,440 69
Total	$2,555,393 45

PROFIT AND LOSS—EARNINGS.

Interest	$125,898 16
Fines	457 84
Pass-books and initiation fees	79 50
Rent from company's real estate	1,920 00
Office rent	150 00
Appraisements	799 00
Legal deposit refunded	10 00
Interest on certificate deposit refunded	75 00
Total	$129,389 50

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,413 20
Tax reserve	250 00
Dividends on paid-up stock	2,824 41
Reserve fund credit	2,000 00
Undivided profit credit	2,006 01
Interest on deposits	92,295 78
Interest on borrowed money	212 47
Salaries of officers and directors	17,708 29
Office help, rent and legal services	2,157 83
All other expenses	3,430 19
Taxes	555 25
Repairs on company's real estate	1,059 27
Real estate rent	1,455 00
Interest real estate loans, refunded	21 80
Total	$129,389 50

Number of shares of stock in force	1,217
Capital subscribed and in force	$121,650 00
Number of stockholders	170
Number of depositors	4,098
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	92
Par value of each share	$100 00
Number of borrowers	1,370
Plan of Association	Permanent

HOME BUILDING AND LOAN ASSOCIATION

OF COLUMBUS.

Incorporated, August 25, 1899.

Authorized capital, $1,250,000.00.

President, Moses Miller.
Address, Columbus.

Secretary, Geo. W. Rhodes.
Address, Columbus.
Attorney, Geo. W. Rhodes.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$10,460 16
Loans on mortgage security	284,395 89
Loans on stock, certificates or pass-book security	2,749 20
Furniture and fixtures	330 00
Real estate sold on contract	660 77
Due from borrowers for insurance and taxes	66 11
Bonds	500 00
Total	$299,162 11
Interest due and uncollected	$286 44

LIABILITIES.

Running stock and dividends	$62,493 75
Paid-up stock and dividends	97,029 40
Deposits and accrued interest	126,992 72
Reserve fund	5,000 00
Undivided profit fund	1,552 46
Contingent profit on real estate sold on contract	10 00
Due borrowers on unfinished buildings	1,010 47
Deposits from other financial institutions	5,000 00
Insurance and taxes paid for borrowers	73 31
Total	$299,162 11
Interest due and uncollected	$286 44

RECEIPTS.

Dues on running stock	$17,495 91
Paid-up stock	19,577 50
Deposits	127,265 63
Credits on mortgage loans	68,447 41
Loans on stock, certificates or pass-book security	6,628 16
Borrowed money	9,000 00
Real estate sold	790 00
Real estate sold on contract	139 23
Insurance and taxes refunded by borrowers	238 47
Interest	16,903 15
Rents from company's real estate	4 00
Miscellaneous	10 00
Total	$266,499 46
Cash on hand at close of last fiscal year	6,867 68
Total	$273,367 14

DISBURSEMENTS.

Loans on mortgage security	$95,129 52
Loans on stock, certificates or pass-book security	8,115 61
Withdrawals of running stock and dividends	15,143 84
Withdrawals of paid-up stock	10,215 50
Withdrawals of deposits	104,613 61
Borrowed money	17,000 00
Insurance and taxes paid for borrowers	144 81
Real estate on contract	800 00
Dividends on paid-up stock	4,639 85
Interest on deposits	4,063 72
Interest on borrowed money	55 42
Furniture and fixtures	60 00
Taxes	30 70
Salaries of officers and directors	1,349 00
Office help, rent and legal services	500 00
All other expenses	522 04
Bonds purchased	500 00
Miscellaneous	23 36
Total	$262,906 98
Cash on hand	10,460 16
Total	$273,367 14

PROFIT AND LOSS—EARNINGS.

Interest	$16,903 15
Rent from company's real estate	4 00
Miscellaneous	10 00
Total	$16,917 15

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,092 45
Dividends on paid-up stock	4,862 42
Reserve fund credit	500 00
Undivided profit credit	475 73
Interest on deposits	5,446 03
Interest on borrowed money	55 42
Salaries of officers and directors	1,349 00
Office help, rent and legal services	500 00
All other expenses	522 04
Taxes	30 70
Contingent profit on real estate	10 00
Furniture and fixtures	50 00
Miscellaneous	23 36
Total	$16,917 15

Number of shares of stock in force	5,210
Capital subscribed and in force	$520,988 00
Number of stockholders	406
Number of depositors	711
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	3,502
Par value of each share	$100 00
Number of borrowers	234
Plan of Association	Permanent

JEFFREY BUILDING, LOAN AND SAVINGS ASSOCIATION
OF COLUMBUS.

Incorporated, October 21, 1911. Authorized capital, $1,000,000.00

President, H. W. DeBruin.
Address, Columbus.

Secretary, Anthony Ruppersberg.
Address, 429 W. 9th Ave.
Attorney, Stephen A. Sharp.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$19,423 43
Loans on mortgage security	202,762 71
Loans on stock, certificates or pass-book security	4,793 59
Furniture and fixtures	100 00
Total	$227,079 73

LIABILITIES.

Running stock and dividends	$131,209 51
Paid-up stock and dividends	47,600 00
Deposits and accrued interest	45,053 48
Reserve fund	1,382 76
Undivided profit fund	1,833 98
Total	$227,079 73

RECEIPTS.

Dues on running stock	$102,427 72
Paid-up stock	20,925 00
Deposits	94,391 88
Loans on mortgage security repaid	64,782 97
Loans on stock, certificates or pass-book security	8,069 32
Borrowed money	14,000 00
Interest	10,765 76
Transfer fees	62 00
Total	$315,424 65
Cash on hand at close of last fiscal year	10,222 28
Total	$325,646 93

DISBURSEMENTS.

Loans on mortgage security	$116,041 90
Loans on stock, certificates or pass-book security	10,302 92
Withdrawals of running stock and dividends	65,891 35
Withdrawals of paid-up stock	8,425 00
Withdrawals of deposits	87,326 74
Borrowed money	14,000 00
Dividends on paid-up stock	2,478 01
Interest on deposits	1,303 27
Interest on borrowed money	62 37
All other expenses	391 94
Total	$306,223 50
Cash on hand	19,423 43
Total	$325,646 93

PROFIT AND LOSS—EARNINGS.

Interest	$10,765 76
Transfer fees	62 00
Total	$10,827 76

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,752 92
Dividends on paid-up stock	2,478 01
Reserve fund credit	479 18
Undivided profit credit	360 07
Interest on deposits	1,303 27
Interest on borrowed money	62 37
All other expenses	391 94
Total	$10,827 76

Number of shares of stock in force	2,491
Capital subscribed and in force	$249,100 00
Number of stockholders	670
Number of depositors	314
Rate per cent. interest charged	5½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	62
Par value of each share	$100 00
Number of borrowers	127
Plan of Association	Permanent

LILLEY BUILDING AND LOAN COMPANY
OF COLUMBUS.

Incorporated, December 29, 1888. Authorized capital, $2,500,000.00.

President, Fred C. Janton.
Address, Columbus.

Secretary, Harley L. Stoneburner.
Address, Columbus.
Attorney, John H. Vercoe.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$28,334 50
Loans on mortgage security	668,114 37
Loans on stock, certificates or pass-book security	2,218 32
Loans on all other security	2,201 00
Furniture and fixtures	1,571 70
Due from borrowers for insurance and taxes	536 49
Total	$702,976 38
Interest due and uncollected	$1,012 50

LIABILITIES.

Running stock and dividends	$123,244 99
Paid-up stock and dividends	168,825 00
Deposits and accrued interest	365,899 45
Reserve fund	10,750 00
Undivided profit fund	2,940 56
Due borrowers on unfinished buildings	816 38
Deposits from other building and loan associations	30,000 00
Reserve for accumulated interest	500 00
Total	$702,976 38
Interest due and uncollected	$1,012 50

RECEIPTS.

Dues on running stock	$31,764 29
Paid-up stock	18,035 00
Deposits	239,467 19
Credits on mortgage loans	55,672 30
Loans on mortgage security repaid	67,464 54
Loans on stock, certificates or pass-book security	4,155 06
Unfinished building account	34,619 96
Deposits from other building and loan associations	25,000 00
Real estate sold	19,300 00
Real estate sold on contract	2,449 85
Insurance and taxes refunded by borrowers	359 31
Interest	42,007 66
Rents from company's real estate	192 70
Sale of bonds—Liberty—and accrued interest	1,717 13
Revenue stamps	25 08
Total	$542,230 07
Cash on hand at close of last fiscal year	31,598 23
Total	$573,828 30

DISBURSEMENTS.

Loans on mortgage security	$188,427 68
Loans on stock, certificates or pass-book security	3,421 00
Loans on all other security	1,845 00
Unfinished building account	33,803 58
Withdrawals of running stock and dividends	43,581 68
Withdrawals of paid-up stock	32,565 00
Withdrawals of deposits	188,500 22
Contingent profit real estate contracts	93 50
Insurance and taxes paid for borrowers	376 07
Real estate charged off	2,000 00
Reserve fund	141 81
Dividends on paid-up stock	8,531 54
Interest on deposits	16,407 68
Repairs on company's real estate	12 90
Taxes	486 08
Salaries of officers and directors	2,840 00
Office help, rent and legal services	3,028 40
All other expenses	2,576 53
Deposits by other building and loan associations withdrawn	15,000 00
Bonds purchased, Liberty, and accrued interest	1,717 13
Furniture and fixtures	138 00
Total	$545,493 80
Cash on hand	28,334 50
Total	$573,828 30

PROFIT AND LOSS—EARNINGS.

Interest	$42,007 66
Rent from company's real estate	192 70
Total	$42,200 36

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,759 47
Dividends on paid-up stock	8,531 54
Reserve fund credit	1,391 81
Undivided profit credit	399 65
Interest on deposits	16,407 68
Salaries of officers and directors	2,840 00
Office help, rent and legal services	3,028 40
All other expenses	2,576 53
Taxes	486 08
Repairs on company's real estate	12 90
Furniture and fixtures	266 30
Reserve for accumulated interest	500 00
Total	$42,200 36

Number of shares of stock in force	6,451
Capital subscribed and in force	$1,290,225 00
Number of stockholders	821
Number of depositors	1,221
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 to 5

Number of shares loaned upon	3,848
Par value of each share	$200 00
Number of borrowers	412
Plan of Association	Permanent

MUTUAL SAVINGS AND LOAN ASSOCIATION OF COLUMBUS.

Incorporated, September 4, 1886.

Authorized capital, $1,000,000.00.

President, George T. Spahr.
Address, Columbus.

Secretary, Chas. S. Cherrington.
Address, Columbus.
Attorney, Chas. S. Cherrington.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$24,418 04
Loans on mortgage security	223,276 69
Loans on stock, certificates or pass-book security	1,180 00
Loans on all other security	10,000 00
Real estate	11,760 64
Bonds	20,000 00
Total	$290,635 37

LIABILITIES.

Running stock and dividends	$60,507 36
Paid-up stock and dividends	68,711 30
Deposits and accrued interest	132,356 39
Reserve fund	20,400 00
Undivided profit fund	8,660 32
Total	$290,635 37

RECEIPTS.

Dues on running stock	$5,276 45
Paid-up stock	500 00
Deposits	58,625 67
Loans on mortgage security repaid	70,758 48
Loans on stock, certificates or pass-book security	17,559 11
Borrowed money	5,000 00
Insurance and taxes refunded by borrowers	335 76
Interest	16,693 36
Rents from company's real estate	869 62
Sale of bonds	200 00
Total	$175,818 45
Cash on hand at close of last fiscal year	13,211 24
Total	$189,029 69

DISBURSEMENTS.

Loans on mortgage security	$49,030 80
Loans on stock, certificates or pass-book security	8,739 11
Withdrawals of running stock and dividends	21,032 00
Withdrawals of paid-up stock	2,750 00
Withdrawals of deposits	44,903 55
Borrowed money	5,000 00
Dividends on paid-up stock	3,406 75
Interest on deposits	5,656 89
Interest on borrowed money	30 00
Repairs on company's real estate	333 04
Taxes	177 09
Salaries of officers and directors	2,476 00
Office help, rent and legal services	550 00
All other expenses	326 42
Bonds purchased	20,200 00
Total	$164,611 65
Cash on hand	24,418 04
Total	$189,029 69

PROFIT AND LOSS—EARNINGS.

Interest	$16,693 36
Rent from company's real estate	869 62
Transferred from undivided profit fund	234 95
Total	$17,797 93

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,303 75
Dividends on paid-up stock	3,684 05
Reserve fund credit	400 00
Undivided profit credit	479 54
Interest on deposits	6,038 04
Interest on borrowed money	30 00
Salaries of officers and directors	2,476 00
Office help, rent and legal services	550 00
All other expenses	326 42
Taxes	177 09
Repairs on company's real estate	333 04
Total	$17,797 93

Number of shares of stock in force	3,451
Capital subscribed and in force	$345,110 00
Number of stockholders	278
Number of depositors	422
Rate per cent. interest charged	6 to 8
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	2,065
Par value of each share	$100 00
Number of borrowers	131
Plan of Association	Permanent

OHIO BUILDING AND LOAN COMPANY
OF COLUMBUS.

Incorporated, March 8, 1898. Authorized capital, $5,000,000.00.

President, D. S. Wilder.
Address, Columbus.
Treasurer, Herbert Brooks.
Address, Columbus.

Secretary, E. E. Moore.
Address, Columbus.
Attorney, James M. Butler.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$53,998 03
Loans on mortgage security	1,314,420 30
Loans on stock, certificates or passbook security	8,899 25
Furniture and fixtures	6,000 00
Real estate sold on contract	1,509 73
Due from borrowers for insurance and taxes	121 25
Bonds—Liberty	19,000 00
Deposits in other building and loan associations	20,000 00
Total	$1,423,948 61
Interest due and uncollected	$697 93

LIABILITIES.

Running stock and dividends	$133,367 54
Paid-up stock and dividends	158,425 37
Deposits and accrued interest	1,085,119 77
Reserve fund	15,500 00
Undivided profit fund	6,160 30
Due borrowers on unfinished buildings	4,875 63
Deposits from other building and loan associations	10,500 00
Deposits from other financial institutions	10,000 00
Total	$1,423,948 61
Interest due and uncollected	$697 93

RECEIPTS.

Dues on running stock	$54,529 33
Paid-up stock	30,961 99
Deposits	754,849 38
Loans on mortgage security repaid	349,718 27
Loans on stock, certificates or passbook security	33,510 17
Unfinished building account	50,579 37
Deposits form other building and loan associations	7,500 00
Real estate sold on contract	49 46
Insurance and taxes refunded by borrowers	427 42
Interest	83,057 16
Sale of bonds	4,850 00
Miscellaneous profits	2,275 08
Total	$1,372,307 63
Cash on hand at close of last fiscal year	42,279 65
Total	$1,414,587 28

DISBURSEMENTS.

Loans on mortgage security	$409,273 32
Loans on stock, certificates or passbook security	34,934 42
Unfinished building account	55,577 21
Withdrawals of running stock and dividends	48,075 37
Withdrawals of paid-up stock	29,652 85
Withdrawals of deposits	660,227 52
Deposits in other building and loan associations	20,000 00
Insurance and taxes paid for borrowers	468 23
Interest on deposits	52,378 24
Taxes	63 19
Salaries of officers and directors	4,423 26
Office help, rent and legal services	8,882 22
All other expenses	2,416 09
Deposits by other building and loan associations withdrawn	10,000 00
Bonds purchased	23,850 00
Reserve fund	59 08
Furniture and fixtures	308 25
Total	$1,360,589 25
Cash on hand	53,998 03
Total	$1,414,587 28

PROFIT AND LOSS—EARNINGS.

Interest	$83,057 16
Miscellaneous profits	2,275 08
Total	$85,332 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,894 05
Dividends on paid-up stock	7,503 06
Reserve fund credit	1,559 08
Undivided profit credit	1,060 53
Interest on deposits	52,378 24
Salaries of officers and directors	4,423 26
Office help, rent and legal services	8,882 22
All other expenses	2,416 09
Taxes and insurance	63 19
Furniture and fixtures	1,152 52
Total	$85,332 24

Number of shares of stock in force	4,641
Capital subscribed and in force	$464,100 00
Number of stockholders	755
Number of depositors	3,256
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	724
Plan of Association	Permanent

OHIO STATE SAVINGS ASSOCIATION
OF COLUMBUS.

Incorporated, April 21, 1891.
President, John J. Stoddart.
Address, Columbus.
Treasurer, Charles J. Krag.
Address, Columbus.

Authorized capital, $1,000,000.00.
Secretary, Edwin F. Wood.
Address, Columbus.
Attorneys, Stoddart & Stoddart.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$164,790 94
Loans on mortgage security	4,980,140 52
Loans on stock, certificates or pass-book security	36,964 73
Loans on all other security	2,999 00
Real estate	58,902 74
Real estate sold on contract	7,395 17
Due from borrowers for insurance and taxes	1,446 69
Bonds, Liberty	107,770 00
Deposits in other building and loan associations	100,000 00
Deposits in other financial institutions	150,000 00
Internal revenue and war savings stamps	207 13
Total	$5,610,616 92
Interest due and uncollected	$3,312 18

RECEIPTS.

Dues on running stock	$14,230 62
Permanent stock	2,400 00
Deposits	3,124,412 71
Reserve fund	2 35
Loans on mortgage security repaid	1,137,530 62
Loans on stock, certificates or pass-book security	57,850 25
Loans on all other security repaid	385 00
Unfinished building account	574,010 26
Real estate sold	2,275 00
Real estate sold on contract	1,004 05
Insurance and taxes refunded by borrowers	3,388 33
Interest	302,062 26
Box rents	143 30
Rents from company's real estate	6,052 00
Deposits in other building and loan associations withdrawn	23,950 18
Deposits in other financial institution s withdrawn	50,925 00
Sale of bonds	58,850 00
Furniture and fixtures	1,238 35
Internal revenue and war savings stamps	30 27
Total	$5,360,740 55
Cash on hand at close of last fiscal year	382,265 35
Total	$5,743,005 90

PROFIT AND LOSS—EARNINGS.

Interest	$302,062 26
Box rents	143 30
Rent from company's real estate	6,052 00
Total	$308,257 56

Number of shares of stock in force	3,972
Capital subscribed and in force	$397,175 00
Number of stockholders	341
Number of depositors	14,738
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	2 to 5

LIABILITIES.

Running stock and dividends	$113,531 45
Dividends on permanent stock	11,270 00
Permanent (non-withdrawable) stock	162,900 00
Deposits and accrued interest	5,006,690 06
Reserve fund	110,000 00
Undivided profit fund	46,383 06
Due borrowers on unfinished buildings	49,842 35
Deposits from other building and loan associations	60,000 00
Deposits from other financial institutions	50,000 00
Total	$5,610,616 92
Interest due and uncollected	$3,312 18

DISBURSEMENTS.

Loans on mortgage security	$1,569,325 85
Loans on stock, certificates or pass-book security	70,473 98
Loans on all other security	1,684 00
Unfinished building account	806,475 26
Withdrawals of running stock and dividends	6,797 97
Reserve fund	2,941 05
Withdrawals of deposits	2,562,517 79
Undivided profit fund	1,234 35
Deposits in other building and loan associations	62,844 18
Deposits in other financial institutions	20,925 00
Insurance and taxes paid for borrowers	3,590 44
Real estate (purchase price)	1,647 75
Real estate on contract	775 00
Dividends on permanent stock	11,081 48
Interest on deposits	232,505 09
Furniture and fixtures	238 35
Repairs on company's real estate	417 67
Taxes	1,297 79
Salaries of officers and directors	13,875 00
Office help, rent and legal services	13,561 50
All other expenses	10,948 06
Deposits by other financial institutions withdrawn	20,000 00
Bonds purchased	162,820 00
Internal revenue and war savings stamps	237 40
Total	$5,578,214 96
Cash on hand	164,790 94
Total	$5,743,005 90

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,731 29
Dividends on permanent stock	11,270 00
Reserve fund credit	12,938 70
Undivided profit credit	5,751 84
Interest on deposits	220,942 33
Interest due and uncalled for	9,523 38
Salaries of officers and directors	13,875 00
Office help, rent and legal services	13,561 50
All other expenses	10,948 06
Taxes	1,297 79
Repairs on company's real estate	417 67
Total	$308,257 56

Number of shares loaned upon	4
Par value of each share	$100 00
Number of borrowers	2,516
Plan of association	Permanent

PARK SAVINGS COMPANY
OF COLUMBUS.

Incorporated, January 3, 1870.
President, W. J. Means.
Address, Columbus.

Authorized capital, $500,000.00.
Secretary, John F. Fergus.
Address, Columbus.
Attorney, John F. Fergus.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$48,157 76
Loans on mortgage security	1,736,863 98
Loans on stock, certificates or passbook security	9,929 08
Loans on all other security	755 00
Furniture and fixtures	1,939 00
Real estate—office building	23,845 51
Due from borrowers for insurance and taxes	438 87
Bonds—Liberty—and accrued interest	19,498 54
Deposits in other building and loan associations	5,000 00
Total	$1,846,427 74
Interest due and uncollected	$318 23

RECEIPTS.

Dues on running stock	$3,396 25
Paid-up stock	8,046 00
Deposits	1,014,342 22
Loans on mortgage security repaid	386,023 68
Loans on stock, certificates or passbook security	37,566 11
Borrowed money	32,500 00
Deposits from other building and loan associations	15,000 00
Deposits from other financial institutions	1,000 00
Insurance and taxes refunded by borrowers	286 88
Interest	79,248 92
Rents from company's real estate	2,119 00
Deposits in other building and loan associations withdrawn	49,654 00
Deposits in other financial institutions withdrawn	43,991 54
Sale of bonds	64,827 13
Rent safety deposit boxes	95 33
Total	$1,738,097 03
Cash on hand at close of last fiscal year	37,778 64
Total	$1,775,875 70

PROFIT AND LOSS—EARNINGS.

Interest	$79,248 92
Rent from company's real estate	2,119 00
Rent safety deposit boxes	95 33
Total	$81,463 25

Number of shares of stock in force	731
Capital subscribed and in force	$73,100 00
Number of stockholders	90
Number of depositors	4,755
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Running stock and dividends	$7,653 72
Credits on mortgage loans	450,647 01
Paid-up stock and dividends	75,311 00
Deposits and accrued interest	1,194,872 68
Reserve fund	13,613 06
Undivided profit fund	14,848 46
Due borrowers on unfinished buildings	8,481 81
Deposits from other building and loan associations	60,000 00
Deposits from other financial institutions	21,000 00
Total	$1,846,427 74
Interest due and uncollected	$318 23

DISBURSEMENTS.

Loans on mortgage security	$511,551 16
Loans on stock, certificates or passbook security	35,867 24
Loans on all other security	755 00
Unfinished building account	26,628 67
Withdrawals of running stock and dividends	5,158 29
Withdrawals of paid-up stock	9,925 00
Withdrawals of deposits	867,012 31
Borrowed money	32,500 00
Deposits in other building and loan associations	35,900 00
Deposits in other financial institutions	33,742 47
Insurance and taxes paid for borrowers	422 59
Dividends on paid-up stock	4,046 00
Interest on deposits	56,014 78
Interest on borrowed money	49 31
Repairs on company's real estate	284 10
Taxes	409 18
Salaries of officers and directors	4,950 00
Office help, rent and legal services	5,258 01
All other expenses	2,854 27
Deposits by other building and loan associations withdrawn	10,000 00
Insurance	31 77
Bonds purchased	84,325 67
New fixtures	32 12
Total	$1,727,717 94
Cash on hand	48,157 76
Total	$1,775,875 70

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$435 61
Dividends on paid-up stock	4,046 00
Reserve fund credit	575 00
Undivided profit credit	6,343 10
Interest on deposits	56,014 78
Interest on borrowed money	49 31
Salaries of officers and directors	4,950 00
Office help, rent and legal services	5,258 01
All other expenses	2,886 04
Taxes	409 18
Repairs on company's real estate	284 10
Furniture and fixtures	212 12
Total	$81,463 25

Par value of each share	$100 00
Number of borrowers	630
Plan of Association	Permanent

PEOPLE'S SAVINGS ASSOCIATION
OF COLUMBUS.

Incorporated, November 16, 1888. **Authorized capital, $2,000,000.00.**

President, Fred Weadon.
Address, Columbus.

Secretary, George Hardy.
Address, Columbus.
Attorney, Seth L. McMillan.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$79,693 99
Loans on mortgage security	1,038,987 44
Loans on stock, certificates or pass-book security	2,400 00
Furniture and fixtures	3,211 26
Due from borrowers for insurance and taxes	59 66
Bonds	20,000 00
Total	$1,144,352 35
Interest due and uncollected	$1,620 14

LIABILITIES.

Paid-up stock and dividends	$148,511 03
Deposits and accrued interest	919,458 94
Reserve fund	45,824 45
Undivided profit fund	18,863 35
Due borrowers on unfinished buildings	6,694 58
Deposits from other building and loan associations	5,000 00
Total	$1,144,352 35
Interest due and uncollected	$1,620 14

RECEIPTS.

Paid-up stock	$20,200 00
Deposits	319,806 34
Loans on mortgage security repaid	209,395 09
Loans on stock, certificates or pass-book security	5,874 70
Unfinished building account	87,350 00
Real estate sold	934 00
Insurance and taxes refunded by borrowers	80 60
Interest	66,429 36
Income tax refunded	835 61
Undivided profit fund	3 85
Profits on real estate sold	266 00
Rents from company's real estate	28 00
Deposits in other financial institutions withdrawn	25,000 00
Sale of bonds	5,000 00
Office fixtures sold	500 00
Total	$741,703 55
Cash on hand at close of last fiscal year	103,349 22
Total	$845,052 77

DISBURSEMENTS.

Loans on mortgage security	$202,500 00
Loans on stock, certificates or pass-book security	3,860 00
Unfinished building account	92,719 48
Withdrawals of paid-up stock	28,000 00
Withdrawals of deposits	331,225 39
Deposits in other financial institutions	25,000 00
Insurance and taxes paid for borrowers	128 86
Dividends on paid-up stock	7,522 94
Interest on deposits	23,337 79
Refund	1 50
Salaries of officers and directors	6,400 00
Office help, rent and legal services	3,624 23
All other expenses	2,127 33
Deposits by other financial institutions withdrawn	10,000 00
Bonds purchased	25,000 00
Furniture and fixtures	3,911 26
Total	$765,358 78
Cash on hand	79,693 99
Total	$845,052 77

PROFIT AND LOSS—EARNINGS.

Interest	$66,429 36
Rent from company's real estate	28 00
Transferred from undivided profit fund	1 50
Income tax repaid	835 61
Undivided profit fund	3 85
Profit on real estate sold	266 00
Total	$67,564 32

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$7,336 57
Reserve fund credit	666 00
Undivided profit credit	3,293 39
Interest on deposits	43,915 30
Salaries of officers and directors	6,400 00
Office help, rent and legal services	3,624 23
All other expenses	2,127 33
Furniture and fixtures	200 00
Refund	1 50
Total	$67,564 32

Number of shares of stock in force	16,814
Capital subscribed and in force	$1,681,400 00
Number of stockholders	790
Number of depositors	1,755
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	15,365
Par value of each share	$100 00
Number of borrowers	677
Plan of Association	Permanent

RAILROAD EMPLOYES BUILDING AND LOAN COMPANY OF COLUMBUS.

Incorporated, July 24, 1885.
President, Jacob Henry.
Address, 787 N. Park St.
Treasurer, Edward H. Alten.
Address, 1302 Franklin Ave.

Authorized capital, $5,000,000.00.
Secretary, Jacob D. Streeper.
Address, 44 W. 9th Ave.
Attorney, Henry Gumble.
Address, 781 Bryden Road.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$93,817 01
Loans on mortgage security	1,825,716 64
Loans on stock, certificates or pass-book security	7,177 52
Real estate	100 00
Real estate sold on contract	10,731 14
Real estate—office building	7,500 00
Due from borrowers for insurance and taxes	312 97
Liberty bonds	10,474 50
Total	$1,955,829 78
Interest due and uncollected	$2,461 22

LIABILITIES.

Running stock and dividends	$227,132 69
Paid-up stock and dividends	37,000 00
Deposits and accrued interest	1,594,966 11
Reserve fund	57,480 35
Undivided profit fund	19 094 57
Borrowed money and accrued interest	20,000 00
Contingent profit on real estate sold on contract	156 06
Total	$1,955,829 78
Interest due and uncollected	$2,461 22

RECEIPTS.

Dues on running stock	$44,056 06
Paid-up stock	31,300 00
Deposits	701,529 83
Credits on mortgage loans	195,034 17
Loans on mortgage security repaid	288,332 33
Loans on stock, certificates or pass-book security	23,188 54
Borrowed money	70,000 00
Real estate sold. Office building	9,000 00
Real estate sold on contract	810 04
Insurance and taxes refunded by borrowers	835 88
Interest	121,128 10
Contingent profit on real estate sold on contract	50 00
Safety deposit box rent	75 50
Rents from company's real estate	660 00
Sale of bonds	1,228 50
Other receipts	129 10
Total	$1,487,358 05
Cash on hand at close of last fiscal year	52,115 28
Total	$1,539,473 33

DISBURSEMENTS.

Loans on mortgage security	$327,115 24
Loans on stock, certificates or pass-book security	19,119 00
Withdrawals of running stock and dividends	92,925 98
Withdrawals of paid-up stock	700 00
Withdrawals of deposits	786,063 59
Borrowed money	100,000 00
Insurance and taxes paid for borrowers	369 69
Real estate (purchase price)	7,500 00
Real estate on contract	3,250 00
Dividends on paid-up stock	731 50
Interest on deposits	72,192 15
Interest on borrowed money	2,865 02
Repairs on company's real estate	54 20
Taxes	346 12
Salaries of officers and directors	10,860 00
Office help, rent and legal services	6,887 55
All other expenses	3,561 28
Deposits from other building and loan associations withdrawn	10,000 00
Bonds purchased	1,115 00
Total	$1,445,656 32
Cash on hand	93 817 01
Total	$1,539,473 33

PROFIT AND LOSS—EARNINGS.

Interest	$121,128 10
Rent from company's real estate	660 00
Safety deposit box rent	75 50
Miscellaneous earnings	129 10
Total	$121,992 70

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$13,190 02
Dividends on paid-up stock	731 50
Reserve fund credit	2,954 13
Undivided profit credit	5,000 00
Interest on deposits	75,542 88
Interest on borrowed money	2,865 02
Salaries of officers and directors	10,860 00
Office help, rent and legal services	6,887 55
All other expenses	3,561 28
Taxes	346 12
Repairs on company's real estate	54 20
Total	$121,992 70

Number of shares of stock in force	17,155
Capital subscribed and in force	$3,431,000 00
Number of stockholders	1,604
Number of depositors	3,746
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	12,601
Par value of each share	$200 00
Number of borrowers	1,192
Plan of Association	Permanent

SCIOTO BUILDING AND LOAN COMPANY

OF COLUMBUS.

Incorporated, April 23, 1910.
President, Joseph W. Nitschke.
Address, Columbus.
Treasurer, David Evans.
Address, Columbus.

Authorized capital, $1,000,000.00.
Secretary, Chas. E. Nitschke.
Address, Columbus.
Attorney, Clayton A. McCleary.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$11,094 55
Loans on mortgage security	270,504 79
Loans on stock, certificates or pass-book security	23,818 79
Furniture and fixtures	110 00
Bonds—Liberty	2,550 00
Total	$308,078 13

LIABILITIES.

Running stock and dividends	$36,617 29
Credits on mortgage loans	59,014 94
Paid-up stock and dividends	102,140 28
Deposits and accrued interest	82,688 21
Reserve fund	2,800 00
Undivided profit fund	766 57
Borrowed money and accrued interest	8,000 00
Due borrowers on unfinished buildings	50 84
Deposits from other building and loan associations	16,000 00
Total	$308,078 13

RECEIPTS.

Dues on running stock	$16,415 16
Paid-up stock	28,850 00
Deposits	38,488 62
Credits on mortgage loans	62,318 98
Loans on mortgage security repaid	32,126 00
Loans on stock, certificates or pass-book security	6,345 18
Unfinished building account	81,190 00
Borrowed money	8,000 00
Interest	13,606 27
Sale of bonds	150 00
Total	$287,490 21
Cash on hand at close of last fiscal year	13,458 21
Total	$300,948 42

DISBURSEMENTS.

Loans on mortgage security	$81,180 00
Loans on stock, certificates or pass-book security	8,675 00
Unfinished building account	92,052 98
Withdrawals of running stock and dividends	10,851 48
Withdrawals of paid-up stock	7,250 00
Withdrawals of deposits	28,030 21
Dividends on paid-up stock	4,577 75
Interest on deposits	4,727 14
Interest on borrowed money	37 77
Salaries of officers and directors	326 00
Office help, rent and legal services	205 00
All other expenses	260 64
Deposits by other building and loan associations withdrawn	5,000 00
Furniture and fixtures	28 00
Bonds purchased—Liberty	2,700 00
Credits on mortgage loans	43,951 90
Total	$289,853 87
Cash on hand	11,094 55
Total	$300,948 42

PROFIT AND LOSS—EARNINGS.

Interest	$13,606 27
Total	$13,606 27

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,857 98
Dividends on paid-up stock	5,351 43
Reserve fund credit	500 00
Undivided profit credit	322 31
Interest on deposits	4,727 14
Interest on borrowed money	37 77
Salaries of officers and directors	326 00
Office help, rent and legal services	205 00
All other expenses	260 64
Repairs on company's real estate	18 00
Total	$13,606 27

Number of shares of stock in force	1,238
Capital subscribed and in force	$123,800 00
Number of stockholders	94
Number of depositors	167
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	180
Par value of each share	$100 00
Number of borrowers	175
Plan of Association	Permanent

UNION BUILDING AND SAVINGS COMPANY
OF COLUMBUS.

Incorporated, December 9, 1903.

Authorized capital, $2,000,000.00.

President, Henry Bohl.
Address, 48-50 West Gay St., Columbus.

Secretary, Nathan Dawson.
Address, 48-50 W. Gay St., Columbus.
Attorney, Nathan Dawson.
Address, 48-50 W. Gay St., Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$64,496 42
Loans on mortgage security	873,239 62
Loans on stock, certificates or pass-book security	4,235 00
Furniture and fixtures	734 55
Real estate	485 20
Due from borrowers for insurance and taxes	2 80
Total	$943,193 59
Interest due and uncollected	52 83

LIABILITIES.

Paid-up stock and dividends	$108,509 59
Deposits and accrued interest	789,499 11
Reserve fund	27,680 97
Undivided profit fund	7,869 15
Due borrowers on unfinished buildings	4,634 77
Deposits from other financial institutions	5,000 00
Total	$943,193 59
Interest due and uncollected	$52 83

RECEIPTS.

Paid-up stock	$38,837 03
Deposits	319,261 65
Loans on mortgage security repaid	323,644 86
Loans on stock, certificates or pass-book security	3,216 18
Unfinished building account	26,866 48
Insurance and taxes refunded by borrowers	54 35
Interest	52,927 16
Sale of bonds	5,022 92
Total	$769,830 63
Cash on hand at close of last fiscal year	34,402 09
Total	$804,232 72

DISBURSEMENTS.

Loans on mortgage security	$399,661 53
Loans on stock, certificates or pass-book security	6,565 00
Unfinished building account	32,687 67
Withdrawals of paid-up stock	24,389 32
Withdrawals of deposits	225,579 62
Insurance and taxes paid for borrowers	54 35
Dividends on paid-up stock	4,641 09
Interest on deposits	35,030 88
Taxes	5 17
Salaries of officers and directors	3,000 00
Office help, rent and legal services	1,913 96
All other expenses	1,184 81
Bonds purchased	5,022 92
Total	$739,736 30
Cash on hand	64,496 42
Total	$804,232 72

PROFIT AND LOSS—EARNINGS.

Interest	$52,927 16
Total	$52,927 16

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$4,641 09
Reserve fund credit	5,500 00
Undivided profit credit	1,405 57
Interest on deposits	35,030 86
Salaries of officers and directors	3,000 00
Office help, rent and legal services	1,913 96
All other expenses	1,184 81
Taxes	5 17
Furniture and fixtures	245 70
Total	$52,927 16

Number of shares of stock in force	1,086
Capital subscribed and in force	$108,509 00
Number of stockholders	352
Number of depositors	2,160
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	621
Plan of Association	Permanent

WEST SIDE BUILDING AND LOAN ASSOCIATION

OF COLUMBUS.

Incorporated, January 30, 1895.
President, Henry T. Linke.
Address, Columbus.

Authorized capital, $500,000.00.
Secretary, James L. Ford.
Address, Columbus.
Attorney, Karl T. Webber.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$13,816 60
Loans on mortgage security	440,289 47
Loans on stock, certificates or pass-book security	4,092 00
Real estate	3,000 00
Real estate—office building	15,000 00
Bonds. Liberty	2,400 00
Total	$478,598 07
Interest due and uncollected	$525 39

RECEIPTS.

Paid-up stock	$2,000 00
Deposits	224,080 39
Loans on mortgage security repaid	101,366 39
Loans on stock, certificates or pass-book security	14,533 06
Borrowed money	14,500 00
Deposits from other building and loan associations	11,000 00
Deposits from other financial institutions	5,000 00
Insurance and taxes refunded by borrowers	121 84
Interest	28,226 92
Safe deposit box rent	107 54
Rent from company's real estate	1,666 00
Sale of bonds	600 00
Corporation tax refunded	31 73
Total	$403,233 87
Cash on hand at close of last fiscal year	21,838 69
Total	$425,072 56

PROFIT AND LOSS—EARNINGS.

Interest	$28,224 46
Safe deposit box rent	107 54
Corporation tax refund	31 73
Rent from company's real estate	1,666 00
Total	$30,029 73

Number of shares of stock in force	818
Capital subscribed and in force	$81,850 00
Number of stockholders	73
Number of depositors	1,266
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Paid-up stock and dividends	$45,612 50
Deposits and accrued interest	397,018 30
Reserve fund	12,000 00
Undivided profit fund	4,467 27
Borrowed money and accrued interest	5,500 00
Deposits from other building and loan associations	14,000 00
Total	$478,598 07
Interest due and uncollected	$525 39

DISBURSEMENTS

Loans on mortgage security	$118,215 12
Loans on stock, certificates or pass-book security	11,899 50
Withdrawals of paid-up stock	5,900 00
Withdrawals of deposits	212,230 45
Borrowed money	9,000 00
Dividends on paid-up stock	2,386 86
Interest on deposits	14,374 70
Interest on borrowed money	150 48
Repairs on company's real estate	81 50
Taxes	229 12
Salaries of officers and directors	3,480 00
Office help, rent and legal services	1,682 93
All other expenses	1,375 30
Deposits by other building and loan associations withdrawn	7,250 00
Deposits by other financial institutions withdrawn	20,000 00
Bonds purchased	3,000 00
Total	$411,255 96
Cash on hand	13,816 60
Total	$425,072 56

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$2,296 24
Reserve fund credit	1,000 00
Undivided profit credit	121 83
Interest on deposits	18,812 33
Interest on borrowed money	150 48
Salaries of officers and directors	3,480 00
Office help, rent and legal services	1,682 93
All other expenses	1,375 30
Taxes	229 12
Repairs on company's real estate	81 50
Depreciation office building	800 00
Total	$30,029 73

Number of shares loaned upon	373
Par value of each share	$100 00
Number of borrowers	330
Plan of Association	Permanent

EAST COLUMBUS BUILDING AND LOAN ASSOCIATION

OF EAST COLUMBUS, FRANKLIN COUNTY.

Incorporated, June 24, 1913.

Authorized capital, $250,000.00.

President, J. S. Ralston.
Address, Bexley.

Secretary, C. H. Weber.
Address 1480 Neil Ave., Columbus.
Attorneys, Huggins, Pretzman & Davies.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$3,176 40
Loans on mortgage security	14,206 33
Loans on stock, certificates or pass-book security	274 00
Furniture and fixtures	121 38
Total	$17,778 11

LIABILITIES.

Running stock and dividends	$4,502 98
Paid-up stock and dividends	3,800 00
Deposits and accrued interest	9,074 91
Reserve fund	276 83
Undivided profit fund	123 39
Total	$17,778 11

RECEIPTS.

Dues on running stock	$3,838 81
Deposits	14,774 55
Loans on mortgage security repaid	2,381 19
Loans on stock, certificates or pass-book security	279 00
Borrowed money	1,000 00
Interest	1,037 32
Sale of bonds	1,500 00
Total	$24,810 87
Cash on hand at close of last fiscal year	2,028 16
Total	$26,839 03

DISBURSEMENTS.

Loans on stock, certificates or pass-book security	$75 00
Loans on all other security	208 00
Withdrawals of running stock and dividends	6,724 85
Withdrawals of paid-up stock	1,400 00
Withdrawals of deposits	13,583 99
Borrowed money	1,000 00
Dividends on paid-up stock	380 00
Interest on deposits	171 94
Interest on borrowed money	11 24
All other expenses	107 61
Total	$23,662 63
Cash on hand	3,176 40
Total	$26,839 03

PROFIT AND LOSS—EARNINGS.

Interest	$1,037 32
Transferred from undivided profit fund	1,119 92
Total	$2,157 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$378 74
Dividends on paid-up stock	380 00
Reserve fund credit	62 34
Undivided profit credit	1,037 32
Interest on deposits	171 94
Interest on borrowed money	11 24
All other expenses	107 61
Furniture and Fixtures	8 05
Total	$2,157 24

Number of shares of stock in force	292
Capital subscribed and in force	$292,000 00
Number of stockholders	76
Number of depositors	63
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	10
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	4
Par value of each share	$100 00
Number of borrowers	21
Plan of Association	Permanent

HOME SAVINGS COMPANY

OF WESTERVILLE, FRANKLIN COUNTY.

Incorporated, February 20, 1911. **Authorized capital, $500,000.00.**

President, C. A. Stribling.
Address, Columbus.

Secretary, A. W. Young.
Address, Columbus.
Attorney, E. M. Baldridge.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$7,102 75
Loans on mortgage security	113,998 94
Loans on stock, certificates or pass-book security	630 00
Furniture and fixtures	225 00
Due from borrowers for insurance and taxes	34 57
Deposits in other building and loan associations	8,000 00
Total	$129,991 26
Interest due	$33 49

LIABILITIES.

Paid-up stock and dividends	$10,650 00
Deposits and accrued interest	118,844 31
Reserve fund	152 66
Undivided profit fund	213 00
Loan dues	131 29
Total	$129,991 26
Interest due and uncollected	$33 49

RECEIPTS.

Deposits	$72,725 96
Credits on mortgage loans	2,691 23
Loans on mortgage security repaid	25,556 53
Insurance and taxes refunded by borrowers	27 72
Interest	6,638 67
Cash exchange	923 15
Loan dues	5,777 67
Total	$114,340 93
Cash on hand at close of last fiscal year	11,561 98
Total	$125,902 91

DISBURSEMENTS.

Loans on mortgage security	$43,950 00
Loans on stock, certificates or pass-book security	700 00
Withdrawals of deposits	53,146 17
Deposits in other building and loan associations	8,000 00
Insurance and taxes paid for borrowers	27 72
Interest on deposits	4,964 55
Salaries of officers and directors	1,000 00
Office help, rent and legal services	170 00
All other expenses	250 92
Loan dues	5,651 40
Cash exchange	924 40
Furniture and fixtures	15 00
Total	$118,800 16
Cash on hand	7,102 75
Total	$125,902 91

PROFIT AND LOSS—EARNINGS.

Interest	$6,638 67
Total	$6,638 67

PROFIT AND LOSS—DISTRIBUTION.

Reserve fund credit	$40 20
Undivided profit credit	213 00
Interest on deposits	4,964 55
Salaries of officers and directors	1,000 00
Office help, rent and legal services	170 00
All other expenses	250 92
Total	$6,638 67

Number of shares of stock in force	107
Capital subscribed and in force	$10,650 00
Number of stockholders	14
Number of depositors	286
Rate per cent. interest charged	6
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	92
Plan of Association	Permanent

DELTA BUILDING LOAN AND SAVINGS COMPANY
OF DELTA, FULTON COUNTY.

Incorporated, May 25, 1889.

President, W. T. Saxton.
Address, Delta.
Treasurer, D. E. Corbin.
Address, Delta.

Authorized capital, $750,000.00.

Secretary, W. E. Fowler.
Address, Delta.
Attorney, George A. Everett.
Address, Delta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$10,308 41
Loans on mortgage security	290,457 11
Loans on stock, certificates or pass-book security	4,533 90
Real estate	21,812 71
Real estate sold on contract	36,963 37
Due from borrowers for insurance and taxes	163 15
Bonds	2,645 00
Deposits in other financial institutions	5,000 00
U. S. certificates of indebtedness	6,000 00
Total	$377,883 65
Interest due and uncollected	$525 60

LIABILITIES.

Running stock and dividends	$309,952 90
Credits on mortgage loans	37,172 62
Credits on real estate sold on contract	6,877 75
Paid-up stock and dividends	7,603 50
Reserve fund	10,658 23
Undivided profit fund	5,211 35
Due borrowers on unfinished buildings	407 30
Total	$377,883 65
Interest due and uncollected	$525 60

RECEIPTS.

Dues on running stock	$62,437 51
Credits on mortgage loans	1,487 69
Loans on mortgage security repaid	54,545 00
Loans on stock, certificates or pass-book security	2,302 00
Real estate sold	5,900 00
Real estate sold on contract	4,328 83
Insurance and taxes refunded by borrowers	67 16
Interest	18,718 69
Gains from real estate sold	1,532 27
Expenses refunded	203 05
Deposits in other financial institutions withdrawn	18,000 00
Sale of bonds	1,105 00
Mortgages assumed	12,202 00
Total	$182,829 20
Cash on hand at close of last fiscal year	21,676 70
Total	$204,505 90

DISBURSEMENTS.

Loans on mortgage security	$64,767 20
Loans on stock, certificates or pass-book security	4,655 90
Withdrawals of running stock and dividends	49,835 84
Withdrawals of paid-up stock	400 00
Mortgages assumed	12,202 00
Deposits in other financial institutions	15,000 00
Insurance and taxes paid for borrowers	230 31
Real estate—purchase price	22,212 71
Real estate on contract	13,945 00
Dividends on paid-up stock	429 00
Interest on borrowed money	559 18
Taxes	197 40
Salaries of officers and directors	1,570 00
Office help, rent and legal services	225 00
All other expenses	717 95
Bonds purchased	1,250 00
U. S. certificate of indebtedness	6,000 00
Total	$194,197 49
Cash on hand	10,308 41
Total	$204,505 90

PROFIT AND LOSS—EARNINGS.

Interest	$18,718 69
Gains from real estate sold	1,532 27
Expenses refunded	203 05
Total	$20,454 01

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$15,618 87
Dividends on mortgage loan credits	140 02
Dividends on paid-up stock	418 00
Reserve fund credit	865 00
Undivided profit credit	142 59
Interest on borrowed money	559 18
Salaries of officers and directors	1,570 00
Office help, rent and legal services	225 00
All other expenses	717 95
Taxes	197 40
Total	$20,454 01

Number of shares of stock in force	4,690
Capital subscribed and in force	$469,000 00
Number of stockholders	708
Rate per cent. interest charged	6 & 6½
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	198
Par value of each share	$100 00
Number of borrowers	236
Plan of Association	Permanent

FULTON COUNTY BUILDING, LOAN AND SAVINGS COMPANY

OF WAUSEON, FULTON COUNTY.

Incorporated, March, 1889.

President P. J. Lenhart.
Address, Wauseon.

Authorized capital, $1,000,000.00.

Secretary, F. L. S. Darby.
Address, Wauseon.
Attorney, R. B. Darby.
Address, Wauseon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$7,256 29
Loans on mortgage security	116,339 29
Loans on stock, certificates or pass-book security	2,150 00
Loans on all other security	2,590 00
Real estate sold on contract	1,093 37
Bonds	1,500 00
Deposits in other financial institutions	6,000 00
Total	$136,928 95
Interest due and uncollected	$530 67

LIABILITIES.

Running stock and dividends	$75,509 87
Credits on mortgage loans	1,859 51
Credits on other loans	50 82
Paid-up stock and dividends	25,235 00
Deposits and accrued interest	24,955 94
Reserve fund	6,300 00
Undivided profit fund	3,017 81
Total	$136,928 95
Interest due and uncollected	$530 67

RECEIPTS.

Dues on running stock	$22,363 20
Deposits	28,407 35
Credits on mortgage loans	21,763 80
Loans on stock, certificates or pass-book security	1,400 00
Loans on all other security repaid	1,200 00
Real estate sold on contract	89 81
Insurance and taxes refunded by borrowers	176 49
Interest	8,027 85
Pass-books and initiation fees	4 50
Deposits in other financial institutions withdrawn	3,274 30
Sale of bonds	500 00
Total	$87,207 30
Cash on hand at close of last fiscal year	10,108 59
Total	$97,315 89

DISBURSEMENTS.

Loans on mortgage security	$37,155 03
Loans on stock, certificates or pass-book security	3,550 00
Loans on all other security	2,635 00
Withdrawals of running stock and dividends	11,490 83
Withdrawals of paid-up stock	1,000 00
Withdrawals of deposits	26,334 92
Deposits in other financial institutions	2,919 30
Insurance and taxes paid for borrowers	176 49
Dividends on paid-up stock	1,397 50
Salaries of officers and directors	1,050 00
Office help, rent and legal services	225 00
All other expenses	125 53
Bonds purchased	2,000 00
Total	$90,059 60
Cash on hand	7,256 29
Total	$97,315 89

PROFIT AND LOSS—EARNINGS.

Interest	$8,027 85
Pass-books and initiation fees	4 50
Total	$8,032 35

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,416 11
Dividends on mortgage loan credits	102 05
Dividends on paid-up stock	1,232 50
Reserve fund credit	400 00
Undivided profit credit	528 80
Interest on deposits	952 36
Salaries of officers and directors	1,050 00
Office help, rent and legal services	225 00
All other expenses	125 53
Total	$8,032 35

Number of shares of stock in force	2,134
Capital subscribed and in force	$213,400 00
Number of stockholders	183
Number of depositors	66
Rate per cent. interest charged	6 to 7.28
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	784
Par value of each share	$100 00
Number of borrowers	121
Plan of Association	Permanent

BUCKEYE BUILDING AND LOAN COMPANY.

OF GALLIPOLIS, GALLIA COUNTY.

Incorporated, February 17, 1896. Authorized capital, $500,000.00.

President, F. M. Bovie.
Address, Gallipolis.
Treasurer, Maggie McClurg.
Address, Gallipolis

Secretary, W. R. White.
Address, Gallipolis.
Attorney, H. C. Johnston.
Address, Gallipolis.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$7,467 36
Loans on mortgage security	152,803 99
Loans on stock, certificates or pass-book security	600 00
Furniture and fixtures	145 80
Real estate	1,450 00
Real estate sold on contract	925 00
Due from borrowers for insurance and taxes	66 43
Bonds	4,000 00
Deposits in other building and loan associations	1,100 00
Deposits in other financial institutions	9,000 00
Total	$177,558 58
Interest due and uncollected	$250 00

RECEIPTS.

Dues on running stock	$42,776 26
Deposits	16,310 00
Loans on mortgage security repaid	34,062 85
Loans on stock, certificates or pass-book security	1,930 00
Real estate sold	400 00
Real estate sold on contract	25 00
Insurance and taxes refunded by borrowers	562 10
Interest	10,751 47
Interest coupons	69 60
Fines	35
Interest certificate deposit	27 50
Pass-books and initiation fees	208 50
Rents from company's real estate	125 00
Deposits in other financial institutions withdrawn	2,000 00
Sale of bonds	5,000 00
Court costs paid	57 81
Total	$114,306 44
Cash on hand at close of last fiscal year	17,137 06
Total	$131,443 50

PROFIT AND LOSS—EARNINGS.

Interest	$10,751 47
Fines	35
Pass-books and initiation fees	208 50
Rent from company's real estate	125 00
Transferred from undivided profit fund	86 45
Interest certificates of deposit	27 50
Interest coupons on Liberty bonds	69 60
Total	$11,269 37

Number of shares of stock in force	4,002
Capital subscribed and in force	$400,200 00
Number of stockholders	631
Number of depositors	146
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	7½
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$109,547 91
Credits on mortgage loans	26,226 81
Credits an real estate sold on contract	25 00
Deposits and accrued interest	36,924 41
Reserve fund	4,655 70
Undivided profit fund	143 19
Contingent profit on real estate sold on contract	25 00
Overpayments on loan—due borrower	10 58
Total	$177,558 58
Interest due and uncollected	$250 00

DISBURSEMENTS.

Loans on mortgage security	$30,575 00
Loans on stock, certificates or pass-book security	1,580 00
Withdrawals of running stock and dividends	40,730 24
Withdrawals of deposits	26,052 61
Deposits in other building and loan associations	1,100 00
Deposits in other financial institutions	11,000 00
Insurance and taxes paid for borrowers	443 27
Interest on deposits	1,910 12
Interest on Liberty bonds	20 06
Taxes	53 93
Salaries of officers and directors	736 00
All other expenses	210 53
Refund interest	9 45
Refund loan	497 12
Bonds purchased	9,000 00
Court costs paid	57 81
Total	$123,976 14
Cash on hand	7,467 36
Total	$131,443 50

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,625 37
Dividends on mortgage loan credits	1,175 37
Reserve fund credit	419 02
Undivided profit credit	209 60
Interest on deposits	1,793 84
Interest on Liberty bonds	20 06
Salaries of officers and directors	736 00
All other expenses	210 53
Taxes	53 93
Refund interest	9 45
Furniture and fixtures	16 20
Total	$11,269 37

Number of shares loaned upon	961
Par value of each share	$100 00
Number of borrowers	202
Plan of Association	Permanent

GALLIPOLIS SAVINGS AND LOAN COMPANY

OF GALLIPOLIS, GALLIA COUNTY.

Incorporated, June 17, 1886. Authorized capital, $1,000,000.00.

President, J. W. Rathbun.
Address, Gallipolis.
Treasurer, H. B. Vicars.
Address, Gallipolis.

Secretary, C. V. D. Summers.
Address, Gallipolis.
Attorney, H. W. Cherrington.
Address, Gallipolis.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 29, 1918.

ASSETS.

Cash on hand	$4,175 44
Loans on mortgage security	135,255 00
Loans on stock, certificates or pass-book security	260 00
Furniture and fixtures	160 47
Real estate	4,184 53
Due from borrowers for insurance and taxes	420 41
Total	$144,455 85
Interest due and uncollected	$473 60

LIABILITIES.

Running stock and dividends	$36,522 91
Credits on mortgage loans	35,643 61
Credits on other loans	6 45
Deposits and accrued interest	51,501 87
Reserve fund	1,734 96
Undivided profit fund	21 05
Borrowed money and accrued interest	19,025 00
Total	$144,455 85
Interest due and uncollected	$473 60

RECEIPTS.

Dues on running stock	$22,034 27
Deposits	53,961 38
Loans on mortgage security repaid	18,230 65
Loans on stock, certificates or pass-book security	1,660 00
Borrowed money	21,825 00
Insurance and taxes refunded by borrowers	30 28
Interest	7,308 78
Fines	16 75
Pass-books and initiation fees	73 50
Rents from company's real estate	399 10
Total	$125,539 71
Cash on hand at close of last fiscal year	442 95
Total	$125,982 66

DISBURSEMENTS.

Loans on mortgage security	$17,411 25
Loans on stock, certificates or pass-book security	1,160 00
Withdrawals of running stock and dividends	39,458 00
Withdrawals of deposits	52,851 51
Borrowed money	7,050 25
Real estate (purchase price)	319 58
Interest on deposits	2,391 95
Interest on borrowed money	385 86
Repairs on company's real estate	14 92
Taxes	121 51
Salaries of officers and directors	491 50
All other expenses	150 89
Total	$121,807 22
Cash on hand	4,175 44
Total	$125,982 66

PROFIT AND LOSS—EARNINGS.

Interest	$7,308 78
Fines	16 75
Pass-books and initiation fees	73 50
Rents from company's real estate	399 10
Transferred from undivided profit fund	99 78
Total	$7,897 91

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,122 30
Reserve fund credit	201 15
Interest on deposits	2,391 95
Interest on borrowed money	385 86
Salaries of officers and directors	491 50
All other expenses	150 89
Taxes	121 51
Repairs on company's real estate	14 92
Furniture and fixtures	17 83
Total	$7,897 91

Number of shares of stock in force	1,971
Capital subscribed and in force	$197,100 00
Number of stockholders	265
Number of depositors	162
Rate per cent. interest charged	6, 7, 8
Rate per cent. dividend declared to running and paid-up stock	7½
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	162
Plan of Association	Permanent

CEDARVILLE BUILDING AND LOAN ASSOCIATION

CEDARVILLE, GREENE COUNTY.

Incorporated, January 17, 1895. Authorized capital, $200,000.00.

President, W. J. Tarbox.
Address, Cedarville.

Secretary, Andrew Jackson.
Address, Cedarville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$4,411 18
Loans on mortgage security	32,710 00
Loans on stock, certificates or pass-book security	450 00
Furniture and fixtures	10 00
Total	$37,581 18
Interest due and uncollected	$131 60

RECEIPTS.

Dues on running stock	$3,917 79
Paid-up stock	3,100 00
Credits on mortgage loans	991 61
Loans on mortgage security repaid	3,899 69
Loans on stock, certificates or pass-book security	100 00
Borrowed money	500 00
Interest	2,288 17
Total	$14,797 26
Cash on hand at close of last fiscal year	7,667 55
Total	$22,464 81

PROFIT AND LOSS—EARNINGS.

Interest	$2,288 17
Total	$2,288 17

Number of shares of stock in force	500
Capital subscribed and in force	$100,000 00
Number of stockholders	179
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5½

LIABILITIES.

Running stock and dividends	$16,528 47
Credits on mortgage loans	4,945 87
Paid-up stock and dividends	15,400 00
Reserve fund	571 92
Undivided profit fund	134 92
Total	$37,581 18
Interest due and uncollected	$131 60

DISBURSEMENTS.

Loans on mortgage security	$7,400 00
Loans on stock, certificates or pass-book security	450 00
Withdrawals of running stock and dividends	6,703 59
Withdrawals of paid-up stock	1,950 00
Borrowed money	500 00
Dividends on paid-up stock	759 80
Interest on borrowed money	3 75
Salaries of officers and directors	250 00
Office help, rent and legal services	18 00
All other expenses	18 49
Total	$18,053 63
Cash on hand	4,411 18
Total	$22,464 81

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$798 07
Dividends on mortgage loan credits	304 17
Dividends on paid-up stock	759 80
Reserve fund credit	99 89
Undivided profit credit	16 00
Interest on borrowed money	3 75
Salaries of officers and directors	250 00
Office help, rent and legal services	18 00
All other expenses	18 49
Furniture and fixtures	20 00
Total	$2,288 17

Number of shares loaned upon	179
Par value of each share	$200 00
Number of borrowers	51
Plan of Association	Permanent

HOME BUILDING AND SAVINGS COMPANY
OF XENIA, GREENE COUNTY.

Incorporated, December 20, 1894.
President, H. L. Smith.
Address, Xenia.

Authorized capital, $2,000,000.00.
Secretary, S. B. LeSourd.
Address, Xenia.
Attorney, H. S. LeSourd.
Address, Xenia.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$107,092 28
Loans on mortgage security	1,418,805 51
Loans on stock, certificates or pass-book security	14,183 87
Loans on all other security	49'000 00
Furniture and fixtures	350 00
Real estate	1,250 00
Real estate sold on contract	8,184 00
Due from borrowers for insurance and taxes	446 98
Bonds	99,908 93
Deposits in other building and loan associations	15,000 00
Total	$1,714,221 57
Interest due and uncollected	$921 54

LIABILITIES.

Running stock and dividends	$1,097,909 09
Credits on mortgage loans	79,602 10
Credits on other loans	2,935 92
Credits on real estate sold on contract	725 65
Paid-up stock and dividends	22,557 00
Deposits and accrued interest	444,192 26
Reserve fund	42,625 00
Undivided profit fund	8,674 55
Borrowed money and accrued interest	15,000 00
Total	$1,714,221 57
Interest due and uncollected	$921 54

RECEIPTS.

Dues on running stock	$397,091 21
Paid-up stock	1,362 00
Deposits	514,524 87
Credits on mortgage loans	40,198 20
Loans on mortgage security repaid	241,868 55
Loans on stock, certificates or pass-book security	38,243 99
Loans on all other security repaid	19,300 00
Credits on stock loans	1,739 64
Borrowed money	15,000 00
Deposits from other building and loan associations	25,000 00
Real estate sold on contract	30 40
Insurance and taxes refunded by borrowers	532 09
Interest	86,379 74
Pass-books and initiation fees	11 50
Sale of bonds	12,229 16
Total	$1,393,511 35
Cash on hand at close of last fiscal year	73,953 30
Total	$1,467,464 65

DISBURSEMENTS.

Loans on mortgage security	$415,961 78
Loans on stock, certificates or pass-book security	32,812 81
Loans on all other security	38,200 00
Dividend on running stock	60,083 25
Withdrawals of running stock and dividends	405,426 17
Withdrawals of paid-up stock	3,010 00
Withdrawals of deposits	323,674 33
Withdrawn from reserve fund	217 00
Deposits in other building and loan associations	15,000 00
Insurance and taxes paid for borrowers	357 69
Real estate (purchase price)	1,750 00
Dividends on paid-up stock	1,362 00
Interest on deposits	14,327 89
Interest on borrowed money	275 00
Repairs on company's real estate	29 75
Taxes	47 19
Salaries of officers and directors	3,720 00
Office help, rent and legal services	300 00
All other expenses	730 92
Deposits by other building and loan associations withdrawn	25,000 00
Bonds purchased	18,086 59
Total	$1,360,372 37
Cash on hand	107,092 28
Total	1,467,464 65

PROFIT AND LOSS—EARNINGS.

Interest	$86,379 74
Pass-books and initiation fees	11 50
Total	$86,391 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$60,083 25
Dividends on paid-up stock	1,362 00
Reserve fund credit	3,375 00
Undivided profit credit	2,090 24
Interest on deposits	14,327 89
Interest on borrowed money	275 00
Salaries of officers and directors	3,720 00
Office help, rent and legal services	300 00
All other expenses	730 92
Taxes	47 19
Repairs on company's real estate	29 75
Furniture and fixtures	50 00
Total	$86,391 24

Number of shares of stock in force	14,980
Capital subscribed and in force	$1,498,000 00
Number of stockholders	2,179
Number of depositors	472
Rate per cent. interest charged	6 to 8
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	3,781
Par value of each share	$100 00
Number of borrowers	781
Plan of Association	Permanent

PEOPLE'S BUILDING AND SAVINGS COMPANY

OF XENIA, GREENE COUNTY.

Incorporated, September 1, 1885. **Authorized capital, $3,000,000.00.**

President, Charles F. Howard.
Address, 131 East Main, Xenia.
Treasurer, Ora M. Whittington.
Address, 632 South Detroit St., Xenia.

Secretary, Thomas J. Kennedy.
Address, 118 West Market, St., Xenia.
Attorney, Charles W. Whitmer.
Address, 210 Hill St., Xenia.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$82,218 65
Loans on mortgage security	1,311,746 21
Loans on stock, certificates or pass-book security	8,760 00
Loans on all other security	20,150 00
Furniture and fixtures	2,000 00
Real estate sold on contract	406 92
Due from borrowers for insurance and taxes	65 88
Bonds	46,920 00
Deposits in other building and loan associations	100,000 00
Internal revenue stamps	95 14
Total	$1,572,362 80
Interest due and uncollected	$1,302 05

RECEIPTS.

Dues on running stock	$227,993 63
Paid-up stock	18,200 00
Deposits	254,529 59
Loans on mortgage security repaid	410,849 74
Loans on stock, certificates or pass-book security	14,374 00
Borrowed money	6,000 00
Real estate sold on contract	824 26
Insurance and taxes refunded by borrowers	1,057 96
Interest	88,797 18
Pass-books and initiation fees	64 00
Deposits in other building and loan associations withdrawn	5,000 00
Miscellaneous	9 85
Internal revenue stamps sold	4 86
Total	$1,027,705 07
Cash on hand at close of last fiscal year	68,411 25
Total	$1,096,116 32

PROFIT AND LOSS—EARNINGS.

Interest	$88,797 18
Pass-books and initiation fees	64 00
Miscellaneous refund	9 85
Total	$88,871 03

Number of shares of stock in force	26,349
Capital subscribed and in force	$2,634,900 00
Number of stockholders	2,261
Number of depositors	202
Rate per cent. interest charged	6 to 8
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4—5

LIABILITIES.

Running stock and dividends	$1,088,256 65
Paid-up stock and dividends	278,541 22
Deposits and accrued interest	146,337 14
Reserve fund	49,847 66
Undivided profit fund	9,380 13
Total	$1,572,362 80
Interest due and uncollected	$1,302 05

DISBURSEMENTS.

Loans on mortgage security	$441,500 21
Loans on stock, certificates or pass-book security	14,470 00
Loans on all other security	150 00
Withdrawals of running stock and dividends	219,388 15
Withdrawals of paid-up stock	33,806 00
Withdrawals of deposits	223,303 12
Borrowed money	6,000 00
Deposits in other building and loan associations	42,000 00
Insurance and taxes paid for borrowers	1,068 86
Dividends on paid-up stock	16,426 20
Interest on deposits	5,056 18
Interest on borrowed money	10 00
Taxes	31 37
Salaries of officers and directors	3,899 00
Office help, rent and legal services	590 15
All other expenses	1,098 43
Bonds purchased	5,000 00
Internal revenue stamps purchased	100 00
Total	$1,013,897 67
Cash on hand	82,218 65
Total	$1,096,116 32

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$56,067 12
Dividends on paid-up stock	16,136 52
Reserve fund credit	4,347 66
Undivided profit credit	691 95
Interest on deposits	5,458 52
Interest on borrowed money	10 00
Salaries of officers and directors	3,899 00
Office help, rent and legal services	590 15
All other expenses	1,098 43
Taxes	31 37
Furniture and fixtures	540 31
Total	$88,871 03

Number of shares loaned upon	13,118
Par value of each share	$100 00
Number of borrowers	858
Plan of Association	Permanent

BYESVILLE LOAN AND BUILDING COMPANY.

OF BYESVILLE, GUERNSEY COUNTY.

Incorporated, May 17, 1909.

Authorized capital, $500,000.00.

President, George W. Milton.
Address, Byesville.
Treasurer, J. S. Secrest.
Address, Byesville.

Secretary, C. S. Gage.
Address, Byesville.
Attorney, W. W. Stewart.
Address, Cambridge.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$580 80
Loans on mortgage security	6,658 60
Loans on stock, certificates or pass-book security	20 00
Total	$7,259 40
Interest due and uncollected	$102 47

LIABILITIES.

Running stock and dividends	$3,883 24
Credits on mortgage loans	1,306 68
Credits on other loans	19
Paid-up stock and dividends	1,856 01
Reserve fund	148 41
Undivided profit fund	30 52
Loan expense fund (Expense of loans collected but not distributed)	34 35
Total	$7,259 40
Interest due and uncollected	$102 47

RECEIPTS.

Dues on running stock	$811 74
Paid-up stock	500 00
Credits on mortgage loans	2,380 27
Loans on stock, certificates or pass-book security	19
Borrowed money	800 00
Interest	448 22
Pass-books and initiation fees	2 25
Loan expense	17 50
Overpayment on mortgage loan repaid	568 89
Total	$5,529 06
Cash on hand at close of last fiscal year	60 62
Total	$5,589 68

DISBURSEMENTS.

Loans on mortgage security	$2,625 00
Loans on stock, certificates or pass-book security	20 00
Withdrawals of running stock and dividends	847 79
Borrowed money	800 00
Interest on borrowed money	12 33
Salaries of officers and directors	120 00
All other expenses	14 87
Return of overpayment on loan	568 89
Total	$5,008 88
Cash on hand	580 80
Total	$5,589 68

PROFIT AND LOSS—EARNINGS.

Interest	$448 22
Pass-books and initiation fees	2 25
Total	$450 47

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$165 29
Dividends on mortgage loan credits	16 05
Dividends on paid-up stock	87 36
Reserve fund credit	15 17
Undivided profit credit	19 40
Interest on borrowed money	12 33
Salaries of officers and directors	100 00
Office help, rent and legal services	20 00
All other expenses	14 87
Total	$450 47

Number of shares of stock in force	300
Capital subscribed and in force	$30,000 00
Number of stockholders	59
Rate per cent. interest charged	7.28
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	70
Par value of each share	$100 00
Number of borrowers	18
Plan of Association	Permanent

CAMBRIDGE LOAN AND BUILDING COMPANY

OF CAMBRIDGE, GUERNSEY COUNTY.

Incorporated, February 27, 1885. **Authorized capital, $1,500,000.00.**

President, O. M. Hoge.
Address, Cambridge.
Treasurer, W. S. McCartney.
Address, Cambridge.

Secretary, T. R. Deselm.
Address, Cambridge.
Attorney, T. R. Deselm.
Address, Cambridge.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$30,133 31
Loans on mortgage security	762,892 61
Loans on stock, certificates or pass-book security	9,363 50
Loans on all other security	14,500 00
Furniture and fixtures	350 00
Real estate	700 00
Real estate sold on contract	288 00
Real estate—office building	22,500 00
Due from borrowers for insurance and taxes	233 71
Bonds—Liberty	9,656 00
Deposits in other building and loan associations	117,000 00
Total	$967,617 13
Interest due and uncollected	$1,813 04

LIABILITIES.

Running stock and dividends	$241,692 90
Credits on mortgage loans	138,657 55
Credits on real estate sold on contract	149 05
Paid-up stock and dividends	36,204 68
Deposits and accrued interest	522,252 80
Reserve fund	13,345 00
Undivided profit fund	12,970 67
Due borrowers on unfinished buildings	2,344 48
Total	$967,617 13
Interest due and uncollected	$1,813 04

RECEIPTS.

Dues on running stock	$75,704 66
Paid-up stock	4,900 00
Deposits	643,518 44
Credits on mortgage loans	15,270 21
Loans on mortgage security repaid	115,577 04
Loans on stock, certificates or pass-book security	6,618 50
Loans on all other security repaid	2,430 00
Real estate sold on contract	50 00
Insurance and taxes refunded by borrowers	409 35
Interest	47,009 01
Rents from company's real estate	1,736 00
Deposits in other building and loan associations withdrawn	2,000 00
Total	$915,223 21
Cash on hand at close of last fiscal year	39,881 82
Total	$955,105 03

DISBURSEMENTS.

Loans on mortgage security	$184,952 00
Loans on stock, certificates or pass-book security	10,220 00
Loans on all other security	1,330 00
Unfinished building account	7,036 00
Withdrawals of running stock and dividends	90,687 12
Withdrawals of paid-up stock	5,650 00
Withdrawals of deposits	559,767 47
Deposits in other building and loan associations	25,000 00
Insurance and taxes paid for borrowers	474 43
Dividends on paid-up stock	1,316 16
Interest on deposits	21,127 96
Repairs on company's real estate	581 35
Taxes	450 65
Salaries of officers and directors	4,342 00
Office help, rent and legal services	190 70
All other expenses	2,158 40
Bonds purchased—Liberty	9,656 00
Accrued interest on bonds and mortgages	31 48
Total	$924,971 72
Cash on hand	30,133 31
Total	$955,105 03

PROFIT AND LOSS—EARNINGS.

Interest	$47,009 01
Rent from company's real estate	1,736 00
Total	$48,745 01

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$12,622 54
Dividends on mortgage loan credits	1,941 43
Dividends on paid-up stock	1,981 96
Reserve fund credit	980 00
Undivided profit credit	1,480 15
Interest on deposits	21,809 35
Interest on bonds and mortgages	31 48
Salaries of officers and directors	4,342 00
Office help, rent and legal services	190 70
All other expenses	2,158 40
Taxes	450 65
Repairs on company's real estate	581 35
Furniture and fixtures	150 00
Reduction on real estate	25 00
Total	$48,745 01

Number of shares of stock in force	18,638
Capital subscribed and in force	$931,875 00
Number of stockholders	1,250
Number of depositors	1,570
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	5.7
Rate per cent. interest paid on deposits	3—5

Number of shares loaned upon	3,825
Par value of each share	$50 00
Number of borrowers	655
Plan of Association	Permanent

GUERNSEY BUILDING AND LOAN COMPANY

OF CAMBRIDGE, GUERNSEY COUNTY.

Incorporated, April 26, 1902. **Authorized capital, $150,000.00.**

President, J. G. Bair.
Address, Cambridge.

Secretary, E. A. Scott.
Address, Cambridge.
Attorney, A. R. McCulloch.
Address, Cambridge.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$19,958 87
Loans on mortgage security	603,069 12
Loans on stock, certificates or pass-book security	23,687 00
Loans on all other security	4,646 40
Furniture and fixtures	800 00
Real estate sold on contract	1,500 00
Due from borrowers for insurance and taxes	1,094 25
Deposits in other building and loan associations	414,000 00
Total	$1,068,755 64
Interest due and uncollected	$343 47

LIABILITIES.

Running stock and dividends	$1,647 33
Credits on mortgage loans	124,678 41
Credits on other loans	15,648 78
Credits on real estate sold on contract	712 02
Paid-up stock and dividends	113,623 34
Deposits and accrued interest	793,543 99
Reserve fund	7,131 19
Undivided profit fund	11,770 58
Total	$1,068,755 64
Interest due and uncollected	$343 47

RECEIPTS.

Dues on running stock	$3,576 00
Paid-up stock	6,400 00
Deposits	1,157,137 41
Credits on mortgage loans	44,350 88
Loans on mortgage security repaid	73,008 18
Loans on stock, certificates or pass-book security	12,396 33
Loans on all other security repaid	4,540 43
Real estate sold on contract	100 00
Insurance and taxes refunded by borrowers	180 80
Interest	50,247 82
Premium	64 00
Deposits in other building and loan associations withdrawn	78,000 00
Rent lock boxes	21 94
Reduction furniture and fixtures	100 00
Sundries	296 23
Total	$1,430,420 02
Cash on hand at close of last fiscal year	23,967 09
Total	$1,454,387 11

DISBURSEMENTS.

Loans on mortgage security	$128,175 66
Loans on stock, certificates or pass-book security	15,850 00
Withdrawals of running stock and dividends	3,400 00
Withdrawals of paid-up stock	1,600 00
Withdrawals of deposits	1,003,989 91
Deposits in other building and loan associations	237,000 00
Insurance and taxes paid for borrowers	157 57
Dividends on paid-up stock	7,308 21
Interest on deposits	29,574 89
Taxes	13 84
Salaries of officers and directors	4,404 00
Office help, rent and legal services	1,464 00
All other expenses	1,390 16
Reduction furniture and fixtures	100 00
Total	$1,434,428 24
Cash on hand	19,958 87
Total	$1,454,387 11

PROFIT AND LOSS—EARNINGS.

Interest	$50,247 82
Premium	64 00
Rent lock boxes	21 94
Interest appropriated, not used	93 64
Sundries	296 23
Total	$50,723 63

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$71 96
Dividends on mortgage loan credits	2,107 72
Dividends on paid-up stock	7,544 62
Reserve fund credit	1,000 00
Undivided profit credit	1,072 74
Interest on deposits	31,554 59
Salaries of officers and directors	4,404 00
Office help, rent and legal services	1,464 00
All other expenses	1,390 16
Taxes	13 84
Furniture and fixtures	100 00
Total	$50,723 63

Number of shares of stock in force	1,311
Capital subscribed and in force	$131,100 00
Number of stockholders	84
Number of depositors	3,477
Rate per cent. interest charged	6, 6½ and 7
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	3, 4 and 5

Number of shares loaned upon	46
Par value of each share	$100 00
Number of borrowers	387
Plan of Association	Permanent

HOME BUILDING AND LOAN COMPANY
OF QUAKER CITY, GUERNSEY COUNTY.

Incorporated, March 22, 1892. Authorized capital, $200,000.00.

President, M. A. Yost.
Address, Quaker City.
Treasurer, I. P. Steele.
Address, Quaker City.

Secretary, H. S. Hartley.
Address, Quaker City.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$4,274 02
Loans on mortgage security	30,866 45
Real estate sold on contract	420 00
Total	$35,560 47
Interest due and uncollected	$121 53

LIABILITIES.

Running stock and dividends	$32,273 05
Credits on real estate sold on contract	138 16
Reserve fund	2,199 04
Undivided profit fund	950 22
Total	$35,560 47
Interest due and uncollected	$121 53

RECEIPTS.

Dues on running stock	$9,416 10
Loans on mortgage security repaid	5,917 93
Interest	1,955 76
Pass-books and initiation fees	2 50
Total	$17,292 29
Cash on hand at close of last fiscal year	10,217 68
Total	$27,509 97

DISBURSEMENTS.

Loans on mortgage security	$11,790 00
Withdrawals of running stock and dividends	10,885 12
Salaries of officers and directors	486 00
All other expenses	74 83
Total	$23,235 95
Cash on hand	4,274 02
Total	$27,509 97

PROFIT AND LOSS—EARNINGS.

Interest	$1,955 76
Pass-books and initiation fees	2 50
Transferred from undivided profit fund	49 78
Dividend reserve fund—closed	40 72
Total	$2,048 76

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,487 93
Salaries of officers and directors	486 00
All other expenses	74 83
Total	$2,048 76

Number of shares of stock in force	886
Capital subscribed and in force	$88,600 00
Number of stockholders	148
Rate per cent. interest charged	6 to 7 8/10
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	94
Par value of each share	$100 00
Number of borrowers	37
Plan of Association	Permanent

BLUE ASH BUILDING AND LOAN COMPANY

OF BLUE ASH, HAMILTON COUNTY.

Incorporated, April 16, 1908. Authorized capital, $500,000.00.

President, Frank See.
Address, Blue Ash.
Treasurer, Frank Roosa.
Address, Blue Ash.

Secretary, Jacob Hilsinger.
Address, Blue Ash.
Attorney, Samuel S. Davis.
Address, Norwood.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 29, 1918.

ASSETS

Cash on hand	$31 00
Loans on mortgage security	52,000 00
Furniture and fixtures	60 00
Real estate	620 00
Bonds	1,500 00
Total	$54,211 00

LIABILITIES

Running stock and dividends	$21,624 39
Credits on mortgage loans	9,440 60
Deposits and accrued interest	17,698 53
Reserve fund	619 52
Undivided profit fund	556 96
Borrowed money and accrued interest	2,800 00
Sold L. B. at $1.00 per week	1,471 00
Total	$54,211 00

RECEIPTS

Dues on running stock	$8,400 53
Deposits	9,060 00
Credits on mortgage loans	7,900 00
Borrowed money	9 390 00
Interest	3,123 38
Fines	4 00
Transfer fees	3 00
Pass-books and initiation fees	3 25
Rents from company's real estate	9 00
Sale of bonds	1,471 00
Other receipts in detail—2nd L. B.	2,375 00
Over account	1 40
Total	$41,740 56
Cash on hand at close of last fiscal year	6 45
Total	$41,747 01

DISBURSEMENTS

Loans on mortgage security	$7,900 00
Withdrawals of running stock and dividends	7,788 47
Withdrawals of deposits	9,305 00
Borrowed money	11,135 00
Interest on deposits	910 21
Interest on borrowed money	335 04
Taxes	3 06
Salaries of officers and directors	355 00
Office help, rent and legal services	25 00
All other expenses	80 07
Bonds purchased	3,875 00
Check returned unpaid	4 16
Total	$41,716 01
Cash on hand	31 00
Total	$41,747 01

PROFIT AND LOSS—EARNINGS

Interest	$3,123 38
Fines	4 00
Transfer fees	3 00
Pass-books and initiation fees	3 25
Rents from company's real estate	9 00
Dividend returned after withdrawing from association	7 62
Total	$3,150 25

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$1,297 61
Reserve fund credit	109 25
Undivided profit credit	89 28
Interest on deposits	855 94
Interest on borrowed money	335 04
Salaries of officers and directors	355 00
Office help, rent and legal services	25 00
All other expenses	80 07
Taxes	3 06
Total	$3,150 25

Number of shares of stock in force	379
Capital subscribed and in force	$189,600 00
Number of stockholders	112
Number of depositors	38
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	5
Rate per cent interest paid on deposits	5

Number of shares loaned upon	114
Par value of each share	$500 00
Number of borrowers	36
Plan of Association	Permanent

CHEVIOT BUILDING AND LOAN COMPANY

OF CHEVIOT, HAMILTON COUNTY.

Incorporated, December, 1911.

Authorized capital, $1,000,000 00.

President, Charles A. Eckert.
Address, 3736 Highpoint Ave., Cincinnati.
Treasurer, Henry Von Halle.
Address, Cheviot.

Secretary, Joseph Gunther.
Address, 1316 First National Bank Building, Cincinnati.
Attorney, John O. Eckert.
Address, 1812 First National Bank Building, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 29, 1917.

ASSETS.

Cash on hand	$2,120 65
Loans on mortgage security	127,317 54
Real estate—office building	2,614 90
Bonds—Liberty	2,000 00
Total	$134,053 09
Interest due and uncollected	$41 62

RECEIPTS.

Dues on running stock	$79,212 09
Loans on mortgage security repaid	12,889 96
Borrowed money	19,500 00
Interest	7,051 96
Premium	264 09
Pass-books and initiation fees	164 50
Rents from company's real estate	32 95
Sale of bonds	500 00
Total	$119,615 55
Cash on hand at close of last fiscal year	57 87
Total	$119,673 42

PROFIT AND LOSS—EARNINGS.

Interest	$7,051 96
Premium	264 09
Pass-books and initiation fees	164 50
Rent from company's real estate	32 95
Total	$7,513 50

Number of shares of stock in force	1,798
Capital subscribed and in force	$899,000 00
Number of stockholders	648
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$132,552 33
Reserve fund	1,000 00
Undivided profit fund	500 76
Total	$134,053 09
Interest due and uncollected	$41 62

DISBURSEMENTS.

Loans on mortgage security	$43,450 00
Withdrawals of running stock and dividends	48,627 51
Borrowed money	21,400 00
Interest on borrowed money	234 01
Salaries of officers and directors	1,029 50
All other expenses	311 75
Bonds purchased—Liberty	2,500 00
Total	$117,552 77
Cash on hand	2,120 65
Total	$119,673 42

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,980 97
Dividends on mortgage loan credits	153 23
Reserve fund credit	500 00
Undivided profit credit	104 04
Interest on borrowed money	234 01
Salaries of officers and directors	1,029 50
All other expenses	311 75
Furniture and fixtures	200 00
Total	$7,513 50

Number of shares loaned upon	306
Par value of each share	$500 00
Number of borrowers	78
Rate per cent. premium charged	1/5
Plan of Association	Permanent

ACCOMMODATION LOAN AND BUILDING COMPANY OF CINCINNATI.

Incorporated, March 13, 1891. Authorized capital, $300,000.00.

President, P. F. Hussey.
Address, 2810 W. 6th St.
Treasurer, O. W. Finger.
Address, 2644 W. 6th St.

Secretary, J. J. Heidacher.
Address, 525 Hawthorne Ave.
Attorney, A. L. Tischbein.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 25, 1918.

ASSETS.

Cash on hand	$76 01
Loans on mortgage security	67,300 00
Real estate	1,475 45
Total	$68,851 46
Interest due and uncollected	$65 27

LIABILITIES.

Running stock and dividends	$27,487 52
Credits on mortgage loans	19,074 46
Deposits and accrued interest	15,840 60
Reserve fund	1,948 88
Undivided profit fund	975 00
Borrowed money and accrued interest	3,525 00
Total	$68,851 46
Interest due and uncollected	$65 27

RECEIPTS.

Dues on running stock	$9,016 00
Deposits	9,037 43
Credits on mortgage loans	5,871 49
Loans on stock, certificates or pass-book security	100 00
Borrowed money	9,275 00
Insurance and taxes refunded by borrowers	59 57
Interest	3,079 27
Premium	669 86
Pass-books and initiation fees	23 25
Rents from company's real estate	232 10
Deposits in financial institutions withdrawn, certificate deposit	7,500 00
Total	$44,863 97
Cash on hand at close of last fiscal year	3,623 69
Total	$48,487 66

DISBURSEMENTS.

Loans on mortgage security	$19,550 00
Withdrawals of running stock and dividends	8,817 00
Withdrawals of deposits	8,824 02
Borrowed money	5,750 00
Deposits in financial institutions, certificate deposits	3,500 00
Real estate (purchase price)	249 73
Interest on borrowed money	172 90
Repairs on company's real estate	662 50
Taxes and repairs	111 32
Salaries of officers and directors	676 00
All other expenses	98 18
Total	$48,411 65
Cash on hand	76 01
Total	$48,487 66

PROFIT AND LOSS—EARNINGS.

Interest	$3,079 27
Premium	669 86
Pass-books and initiation fees	23 25
Total	$3,772 38

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$1,247 11
Dividends on mortgage loan credits	642 21
Reserve fund credit	130 91
Undivided profit credit	275 00
Interest on deposits	530 07
Interest on borrowed money	172 90
Salaries of officers and directors	676 00
All other expenses	98 18
Total	$3,772 38

Number of shares of stock in force	867
Capital subscribed and in force	$173,400 00
Number of stockholders	128
Number of depositors	39
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	281
Par value of each share	$200 00
Number of borrowers	46
Rate per cent. premium charged	1
Plan of Association	Permanent

ACTIVE BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, October 7, 1890. Authorized capital, $1,000,000.00.

President, H. Muntifer.
Address, Sherman Ave.
Treasurer, Chas. Richie.
Address, Powers St.

Secretary, H. Woesman.
Address, 1564 John St.
Attorney, L. A. Ireton.
Address, Union Trust Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 31, 1917.

ASSETS.

Cash on hand	$95 09
Loans on mortgage security	71,843 87
Loans on stock, certificates or pass-book security	1,470 00
Furniture and fixtures	120 00
Due from borrowers for insurance and taxes	28 80
Total	$73,557 76

LIABILITIES.

Running stock and dividends	$63,315 06
Deposits and accrued interest	1,552 17
Reserve fund	3,050 00
Undivided profit fund	790 53
Borrowed money and accrued interest	4,850 00
Total	$73,557 76

RECEIPTS.

Dues on running stock	$17,869 05
Deposits	555 70
Loans on mortgage security repaid	14,744 93
Loans on stock, certificates or pass-book security	411 45
Borrowed money	18,750 00
Insurance and taxes refunded by borrowers	88 15
Interest	4,596 72
Premium	12 49
Fines	26 50
Pass-books and initiation fees	11 50
Total	$57,066 49
Cash on hand at close of last fiscal year	17 01
Total	$57,083 50

DISBURSEMENTS.

Loans on mortgage security	$16,850 00
Loans on stock, certificates or pass-book security	981 45
Withdrawals of running stock and dividends	18,141 09
Withdrawals of deposits	870 70
Borrowed money	18,800 00
Insurance and taxes paid for borrowers	57 80
Interest on deposits	17 76
Interest on borrowed money	324 29
Salaries of officers and directors	768 50
Office help, rent and legal services	62 00
All other expenses	114 82
Total	$56,988 41
Cash on hand	95 09
Total	$57,083 50

PROFIT AND LOSS—EARNINGS.

Interest	$4,596 72
Premium	12 49
Fines	26 50
Pass-books and initiation fees	11 50
Total	$4'647 21

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,935 54
Reserve fund credit	200 00
Undivided profit credit	163 30
Interest on deposits	48 76
Interest on borrowed money	324 29
Salaries of officers and directors	768 50
Office help, rent and legal services	62 00
All other expenses	114 82
Furniture and fixtures	30 00
Total	$4,647 21

Number of shares of stock in force	799
Capital subscribed and in force	$399,500 00
Number of stockholders	234
Number of depositors	48
Rate per cent. interest charged	6 24/100
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	198
Par value of each share	$500 00
Number of borrowers	51
Plan of Association	Permanent

ADDISON BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, September 5, 1887. **Authorized capital, $500,000.00.**

President, Herman Wessel.
Address, 616 Main St.
Treasurer, Ed. Koetter.
Address, 1632 Chase St.

Secretary, W. Fahrenbruck.
Address, 614 Riddle Road.
Attorney, Miller Renner.
Address, Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 22, 1917.

ASSETS.

Cash on hand	$3,717 91
Loans on mortgage security	107,831 08
Bonds—Liberty	2,000 00
Total	$113,548 99
Interest due and uncollected	$45 41

RECEIPTS.

Dues on running stock	$37,891 20
Credits on mortgage loans	22,383 82
Loans on stock, certificates or pass-book security	130 00
Borrowed money	4,375 00
Interest	6,848 98
Fines	31 89
Pass-books and initiation fees	111 75
Total	$71,772 64
Cash on hand at close of last fiscal year	345 80
Total	$72,118 44

PROFIT AND LOSS—EARNINGS.

Interest	$6,848 98
Fines	32 25
Pass-books and initiation fees	111 75
Total	$6,992 98

Number of shares of stock in force	1,964⅜
Capital subscribed and in force	$491,150 00
Number of stockholders	370
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

LIABILITIES.

Running stock and dividends	$94,085 60
Paid-up stock and dividends	12,432 67
Reserve fund	6,882 73
Undivided profit fund	147 99
Total	$113,548 99
Interest due and uncollected	$45 41

DISBURSEMENTS.

Loans on mortgage security	$20,750 00
Loans on stock, certificates or pass-book security	100 00
Withdrawals of running stock and dividends	34,568 73
Withdrawals of paid-up stock	1,100 00
Borrowed money	7,935 00
Dividends on paid-up stock	725 82
Interest on borrowed money	62 24
Salaries of officers and directors	1,034 25
All other expenses	113 01
Bonds purchased	2,000 00
Cash short	11 48
Total	$68,400 53
Cash on hand	3,717 91
Total	$72,118 44

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,551 64
Dividends on mortgage loan credits	225 27
Dividends on paid-up stock	695 58
Reserve fund credit	299 51
Interest on borrowed money	62 24
Salaries of officers and directors	1,034 25
All other expenses	113 01
Cash short	11 48
Total	$6,992 98

Number of shares loaned upon	608
Par value of each share	$250 00
Number of borrowers	72
Plan of Association	Permanent

ADVANCE BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, December, 1890.

Authorized capital, $500,000.00.

President, L. C. Fillmore.
Address, Cincinnati, Ohio.
Treasurer, Robt. C. Park.
Address, Terrace Park.

Secretary, Edward Seiter.
Address, Cincinnati, Ohio, Fifth-Third National Bank.
Attorney, Nathan R. Park.
Address, Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 27, 1917.

ASSETS.

Cash on hand	$967 20
Loans on mortgage security	28,923 43
Bonds	3,388 18
Total	$33,278 81
Interest due and uncollected	$31 20

RECEIPTS.

Dues on running stock	$10,517 00
Deposits	4,139 96
Loans on mortgage security repaid	1,163 00
Loans on stock, certificates or pass-book security	83 00
Loans on all other security repaid	300 00
Borrowed money	4,150 00
Interest	2,222 69
Fines	13 20
Pass-books and initiation fees	2 00
Sale of bonds	1,500 00
Total	$24,090 85
Cash on hand at close of last fiscal year	622 86
Total	$24,713 71

PROFIT AND LOSS—EARNINGS.

Interest	$2,222 69
Fines	13 20
Pass-books and initiation fees	2 00
Transferred from undivided profit fund	24 35
Total	$2,262 24

Number of shares of stock in force	1,089
Capital subscribed and in force	$108,900 00
Number of stockholders	74
Number of depositors	28
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$16,569 89
Deposits and accrued interest	13,705 22
Reserve fund	3,000 00
Undivided profit fund	3 70
Total	$33,278 81
Interest due and uncollected	$31 20

DISBURSEMENTS.

Loans on mortgage security	$1,100 00
Loans on stock, certificates or pass-book security	65 00
Loans on all other security	300 00
Withdrawals of running stock and dividends	9,099 37
Withdrawals of deposits	2,628 09
Borrowed money	4,150 00
Interest on deposits	486 28
Interest on borrowed money	48 10
Salaries of officers and directors	749 75
Office help, rent and legal services	180 00
All other expenses	51 74
Bonds purchased	4,888 18
Total	$23,746 51
Cash on hand	967 20
Total	$24,713 71

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$746 37
Interest on deposits	486 28
Interest on borrowed money	48 10
Salaries of officers and directors	749 75
Office help, rent and legal services	180 00
All other expenses	51 74
Total	$2,262 24

Number of shares loaned upon	452
Par value of each share	$100 00
Number of borrowers	22
Plan of Association	Permanent

ALLEMANIA LOAN AND BUILDING ASSOCIATION NO. 2

OF CINCINNATI.

Incorporated, December 1, 1874. Authorized capital, $1,800,000.00.

President, Andrew Messmer.
Address, 2127 Colerain Ave.
Treasurer, John Brossard.
Address, 208 Lyon St.

Secretary, Walter Scheiffele.
Address, 2036 Maple Ave, Norwood.
Attorney, B. A. Hulswitt.
Address, 812 Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 24, 1917.

ASSETS.

Cash on hand	$971 70
Loans on mortgage security	54,313 56
Bonds—Liberty	179 00
Total	$55,464 26

LIABILITIES.

Running stock and dividends	$49,215 49
Credits on mortgage loans	107 97
Reserve fund	2,856 21
Undivided profit fund	284 59
Borrowed money and accrued interest	3,000 00
Total	$55,464 26

RECEIPTS.

Dues on running stock	$24,479 50
Loans on mortgage security repaid	17,895 82
Borrowed money	5,500 00
Interest	3,387 10
Fines	16 70
Transfer fees	2 50
Pass-books and initiation fees	11 50
Sale of bonds—Liberty	1,421 00
Total	$52,714 12
Cash on hand at close of last fiscal year	3,670 25
Total	$56,384 37

DISBURSEMENTS.

Loans on mortgage security	$21,300 00
Withdrawals of running stock and dividends	29,260 14
Borrowed money	2,500 00
Interest on borrowed money	78 91
Salaries of officers and directors	573 25
Office help, rent and legal services	25 00
All other expenses	46 99
Bonds purchased—2nd Liberty	1,600 00
Stationery	28 38
Total	$55,412 67
Cash on hand	971 70
Total	$56,384 37

PROFIT AND LOSS—Earnings.

Interest	$3,387 10
Fines	16 70
Transfer fees	2 50
Pass-books and initiation fees	11 50
Total	$3,417 80

PROFIT AND LOSS—Distribution.

Dividends on running stock	$2,258 13
Dividends on mortgage loan credits	138 20
Reserve fund credit	133 26
Undivided profit credit	135 68
Interest on borrowed money	78 91
Salaries of officers and directors	573 25
Office help, rent and legal services	25 00
All other expenses	46 99
Stationery	28 38
Total	$3,417 80

Number of shares of stock in force	1,269
Capital subscribed and in force	$380,600 00
Number of stockholders	233
Rate per cent. interest charged	5 and 6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	244
Par value of each share	$300 00
Number of borrowers	41
Plan of Association	Permanent

ALPHA BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, October 29, 1883.

Authorized capital, $500,000.00.

President, August Steinkamp.
Address, 221 W. Fifth St.
Treasurer, W. H. Frillman.
Address, 1437 Central Ave.

Secretary, B. McCormick.
Address, 849 Rockdale Ave.
Attorney, N. J. Hoban, Jr.
Address, Mercantile Library Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 9, 1917.

ASSETS.

Cash on hand	$59 96
Loans on mortgage security	93,783 29
Loans on stock, certificates or pass-book security	900 00
Real estate	3,967 16
Total	$98,710 41

LIABILITIES.

Running stock and dividends	$86,025 71
Reserve fund	3,068 11
Undivided profit fund	2,516 59
Borrowed money and accrued interest	7,100 00
Total	$98,710 41

RECEIPTS.

Dues on running stock	$31,991 81
Loans on mortgage security repaid	33,464 38
Loans on stock, certificates or pass-book security	1,495 00
Borrowed money	11,400 00
Real estate sold	2,737 99
Interest	5,733 32
Fines	8 00
Pass-books and initiation fees	8 25
Rents from company's real estate	225 99
Total	$87,064 74
Cash on hand at close of last fiscal year	228 23
Total	$87,292 97

DISBURSEMENTS.

Loans on mortgage security	$41,802 65
Loans on stock, certificates or pass-book security	900 00
Withdrawals of running stock and dividends	37,501 02
Borrowed money	5,200 00
Interest on borrowed money	54 94
Repairs on company's real estate	3 85
Taxes	26 85
Salaries of officers and directors	1,049 75
Office help, rent and legal services	218 50
All other expenses	469 70
Cash short	5 75
Total	$87,233 01
Cash on hand	59 96
Total	$87,292 97

PROFIT AND LOSS—EARNINGS.

Interest	$5,733 32
Fines	8 00
Pass-books and initiation fees	8 25
Rent from company's real estate	225 99
Transferred from undivided profit fund	389 99
Total	$6,365 55

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,943 04
Dividends on mortgage loan credits	248 27
Reserve fund credit	207 31
Undivided profit credit	137 59
Interest on borrowed money	54 94
Salaries of officers and directors	1,049 75
Office help, rent and legal services	218 50
All other expenses	469 70
Taxes	26 85
Furniture and fixtures	3 85
Cash short	5 75
Total	$6,365 55

Number of shares of stock in force	884½
Capital subscribed and in force	$442,250 00
Number of stockholders	253
Rate per cent. interest charged	5.20 to 6.24
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	259½
Par value of each share	$500 00
Number of borrowers	53
Plan of Association	Permanent

ANDERSON FERRY BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, August 23, 1887. Authorized capital, $500,000.00.

President, Wm. Linkensdorfer.
Address, 4432 Allenham Ave.
Treasurer, Anton Schultes.
Address, 4404 Liston Ave.

Secretary, Henry Strautmann.
Address, 4312 Liston Ave.
Attorney, A. L. Tischbein.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 27, 1918.

ASSETS.

Cash on hand	$1,276 11
Loans on mortgage security	35,016 00
Due from borrowers for insurance and taxes	15 75
Bonds—Liberty	1,100 00
Deposits in other financial institutions	3,500 00
Total	$40,907 86
Interest due and uncollected	$78 46

LIABILITIES.

Running stock and dividends	$28,590 77
Credits on mortgage loans	10,799 45
Reserve fund	1,475 59
Undivided profit fund	20 05
Payments on liberty bond installments	22 00
Total	$40,907 86
Interest due and uncollected	$78 46

RECEIPTS.

Dues on running stock	$11,147 50
Loans on mortgage security repaid	3,048 65
Loans on stock, certificates or passbook security	285 00
Borrowed money	4,650 00
Interest	1,828 21
Premium	200 13
Fines	83 00
Pass-books and initiation fees	30 25
Deposits in other financial institutions withdrawn	2,500 00
Sale of bonds—Liberty	1,900 00
Partirl payments on liberty bonds	22 00
Cash short, returned	4 00
Total	$25,698 74
Cash on hand at close of last fiscal year	1,747 78
Total	$27,446 52

DISBURSEMENTS.

Loans on mortgage security	$8,350 00
Loans on stock, certificates or passbook security	260 00
Withdrawals of running stock and dividends	9,357 68
Borrowed money	4,650 00
Interest on liberty bonds	8 04
Interest on borrowed money	15 09
Salaries of officers and directors	493 25
All other expenses	32 35
Bonds purchased—Liberty	3,000 00
Cash short	4 00
Total	$26,170 41
Cash on hand	1,276 11
Total	$27,446 52

PROFIT AND LOSS—EARNINGS.

Interest	$1,828 21
Premium	200 13
Fines	83 00
Pass-books and initiation fees	30 25
Transferred from undivided profit fund	19 09
Total	$2,160 68

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,139 91
Dividends on mortgage loan credits	378 64
Reserve fund credit	79 64
Undivided profit credit	13 76
Interest on liberty bonds	8 04
Interest on borrowed money	15 09
Salaries of officers and directors	493 25
All other expenses	32 35
Total	$2,160 68

Number of shares of stock in force	437
Capital subscribed and in force	$218,500 00
Number of stockholders	124
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4 6/10

Number of shares loaned upon	79
Par value of each share	$500 00
Number of borrowers	37
Rate per cent. premium charged	½
Plan of Association	Permanent

ANTONIO HOME LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, December 16, 1895. Authorized capital, $2,000,000.00.

President, F. J. Denz.
Address, 1832 Race St.
Treasurer, Louis B. Beck.
Address, 249 McCormick Place.

Secretary, Wm. D. Gruber.
Address, 316 Race St.
Attorney, C. A. Heilker.
Address, 60 Atlas Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 26, 1917.

ASSETS.

Cash on hand	$3,379 67
Loans on mortgage security	241,850 00
Loans on stock, certificates or pass-book security	500 00
Bonds	1,490 00
Total	$247,219 67
Interest due and uncollected	$142 80

LIABILITIES.

Running stock and dividends	$140,648 52
Credits on mortgage loans	46,979 57
Paid-up stock and dividends	35,214 85
Deposits and accrued interest	8,313 00
Reserve fund	13,000 00
Undivided profit fund	3,063 73
Total	$247,219 67
Interest due and uncollected	$142 80

RECEIPTS.

Dues on running stock	$55,388 47
Paid-up stock	15,700 00
Deposits	265 00
Credits on mortgage loans	13,129 25
Loans on mortgage security repaid	42,550 00
Borrowed money	26,500 00
Interest	14,588 87
Fines	25 00
Pass-books and initiation fees	23 00
Sale of bonds	1,510 00
Total	$169,679 59
Cash on hand at close of last fiscal year	483 49
Total	$170,163 08

DISBURSEMENTS.

Loans on mortgage security	$59,000 00
Loans on stock, certificates or pass-book security	500 00
Withdrawals credits mortgage loans	10,183 74
Withdrawals of running stock and dividends	54,162 07
Withdrawals of paid-up stock	2,000 00
Withdrawals of deposits	1,855 00
Borrowed money	32,500 00
Dividends on paid-up stock	1,089 81
Interest on deposits	357 96
Interest on borrowed money	442 96
Salaries of officers and directors	1,372 00
Office help, rent, and legal services	11 65
All other expenses	308 22
Bonds purchased	3,000 00
Total	$166,783 41
Cash on hand	3,379 67
Total	$170,163 08

PROFIT AND LOSS—EARNINGS.

Interest	$14,588 87
Fines	25 00
Pass-books and initiation fees	23 00
Total	$14,636 87

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,183 55
Dividends on mortgage loan credits	2,052 02
Dividends on paid-up stock	1,489 36
Reserve fund credit	2,000 00
Undivided profit credit	449 28
Interest on deposits	327 83
Interest on borrowed money	442 96
Salaries of officers and directors	1,372 00
Office help, rent and legal services	11 65
All other expenses	308 22
Total	$14,636 87

Number of shares of stock in force	2,474
Capital subscribed and in force	$1,237,000 00
Number of stockholders	535
Number of depositors	15
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	498
Par value of each share	$500 00
Number of borrowers	97
Plan of Association	Permanent

APOLLO SAVINGS AND LOAN COMPANY
OF CINCINNATI.

Incorporated, July 27, 1881. **Authorized capital, $2,000,000.00.**

President, Samuel Nieman.
Address, Thirteenth and Bremen Sts.
Treasurer, G. H. Plump.
Address, 1415 Mansfield St.

Secretary, Wm. C. Straehley.
Address, 416 Elm St.
Attorney, Arthur H. Ewald.
Address, Mercantile Library Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 28, 1917.

ASSETS.

Cash on hand	$5,659 02
Loans on mortgage security	282,300 00
Loans on stock, certificates or pass-book security	1,090 00
Furniture and fixtures	100 00
Real estate	3,577 51
Bonds	12,200 00
Total	$304,926 53
Interest due and uncollected	$197 06

LIABILITIES.

Running stock and dividends	$194,456 15
Paid-up stock and dividends	42,023 05
Deposits and accrued interest	34,707 84
Reserve fund	11,191 87
Undivided profit fund	1,076 49
Borrowed money and accrued interest	15,273 13
Other liabilities in detail—payments on lease	184 00
Liberty loan subscription	6,014 00
Total	$304,926 53
Interest due and uncollected	$197 06

RECEIPTS.

Dues on running stock	$144,540 54
Paid-up stock	800 00
Deposits	18,861 87
Loans on mortgage security repaid	116,600 00
Loans on stock, certificates or pass-book security	2,075 00
Borrowed money	26,200 00
Interest	16,910 80
Sale of bonds	6,027 00
Other receipts in detail—interest returned	1 30
Payments on lease	184 00
Total	$332 200 51
Cash on hand at close of last fiscal year	2,486 93
Total	$334,687 44

DISBURSEMENTS.

Loans on mortgage security	$103,100 00
Loans on stock, certificates or pass-book security	2,825 00
Withdrawals of running stock and dividends	171,628 10
Withdrawals of paid-up stock	2,000 00
Withdrawals of deposits	15,055 84
Borrowed money	12,500 00
Real estate (purchase price)	3,855 80
Dividends on paid-up stock	2,293 50
Interest on deposits	812 62
Interest on borrowed money	285 15
Salaries of officers and directors	1,447 50
Office help, rent and legal services	619 00
All other expenses	391 56
Bonds purchased	12,200 00
Refund Liberty loan subscription	13 00
Costs foreclosure	1 35
Total	$329,028 42
Cash on hand	5,659 02
Total	$334,687 44

PROFIT AND LOSS—EARNINGS.

Interest	$16,912 10
Transferred from undivided profit fund	103 67
Total	$17,015 77

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,611 76
Dividends on paid-up stock	2,258 80
Reserve fund credit	691 87
Undivided profit credit	78 86
Interest on deposits	1,310 65
Interest on borrowed money	323 28
Salaries of officers and directors	1,447 50
Office help, rent and legal services	619 00
All other expenses	367 43
Furniture and fixtures	24 13
Costs on real estate	282 49
Total	$17,015 77

Number of shares of stock in force	6,995
Capital subscribed and in force	$699,500 00
Number of stockholders	461
Number of depositors	150
Rate per cent. interest charged	5, 5½ and 6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	2,735½
Par value of each share	$100 00
Number of borrowers	83
Plan of Association	Permanent

ARAGON BUILDING AND LOAN COMPANY, No. 2
OF CINCINNATI.

Incorporated, April 26, 1881. Authorized capital, $1,000,000.00.

President, Henry Harig.
Address, 31 East 4th Ave.
Treasurer, J. Chas. Becker.
Address, 3415 Dury Ave.

Secretary, Isador Elsbach.
Address, 3049 Cleinview Ave.
Attorney, Frank H. Kunkel.
Address, 303 Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 27, 1918.

ASSETS.

Cash on hand	$1,179 98
Loans on mortgage security	199,130 99
Bonds—Liberty Loan	5,000 00
Total	$205,310 97
Interest due and uncollected	$31 51

LIABILITIES.

Running stock and dividends	$171,799 49
Reserve fund	17,000 00
Undivided profit fund	5,011 48
Borrowed money and accrued interest	11,500 00
Total	$205,310 97
Interest due and uncollected	$31 51

RECEIPTS.

Dues on running stock	$92,101 20
Loans on mortgage security repaid	49,200 00
Borrowed money	73,000 00
Interest	12,356 81
Premium	28 81
Pass-books and initiation fees	25 75
Total	$226,712 57
Cash on hand at close of last fiscal year	788 75
Total	$227,501 32

DISBURSEMENTS.

Loans on mortgage security	$54,700 00
Withdrawals of running stock and dividends	79,446 41
Borrowed money	84,000 00
Interest on borrowed money	1,226 70
Taxes	2 32
Salaries of officers and directors	1,404 00
Office help, rent and legal services	250 00
All other expenses	291 91
Bonds purchased—Liberty Loan	5,000 00
Total	$226,321 34
Cash on hand	1,179 98
Total	$227,501 32

PROFIT AND LOSS—EARNINGS.

Interest	$12,356 81
Premium	28 81
Pass-books and initiation fees	25 75
Total	$12,411 37

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,356 15
Reserve fund credit	1,000 00
Undivided profit credit	880 29
Interest on borrowed money	1,226 70
Salaries of officers and directors	1,404 00
Office help, rent and legal services	250 00
All other expenses	291 91
Taxes	2 32
Total	$12,411 37

Number of shares of stock in force	2,067
Capital subscribed and in force	$826,650 00
Number of stockholders	470
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	875
Par value of each share	$400 00
Number of borrowers	98
Plan of Association	Permanent

ATLANTIC BUILDING ASSOCIATION COMPANY
OF CINCINNATI.

Incorporated, March 30, 1880. Authorized capital, $500,000.00.

President, John Gigas.
Address, 1237 Richmond St.

Secretary, W. Fahrenbruch.
Address, 614 Riddle Road.
Attorney, Otto Renner.
Address, Provident Bank.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 15, 1918.

ASSETS.

Cash on hand	$4,302 61
Loans on mortgage security	30,870 18
Bonds—Liberty	2,000 00
Total	$37,172 79

LIABILITIES.

Running stock and dividends	$33,782 06
Reserve fund	2,847 86
Undivided profit fund	542 87
Total	$37,172 79

RECEIPTS.

Dues on running stock	$10,196 00
Credits on mortgage loans	15,998 44
Interest	2,257 29
Fines	20 24
Pass-books and initiation fees	7 00
Total	$28,478 97
Cash on hand at close of last fiscal year	2,937 83
Total	$31,416 80

DISBURSEMENTS.

Loans on mortgage security	$5,300 00
Withdrawals of running stock and dividends	16,132 06
Withdrawals of paid-up stock	3,000 00
Dividends on paid-up stock	77 80
Salaries of officers and directors	520 00
All other expenses	84 33
Bonds purchased—Liberty	2,000 00
Total	$27,114 19
Cash on hand	4,302 61
Total	$31,416 80

PROFIT AND LOSS—Earnings.

Interest	$2,257 29
Fines	20 24
Pass-books and initiation fees	7 00
Total	$2,284 53

PROFIT AND LOSS—Distribution.

Dividends on running stock	$1,474 37
Dividends on mortgage loan credits	79 14
Dividends on paid-up stock	10 30
Undivided profit credit	26 39
Salaries of officers and directors	520 00
All other expenses	84 33
Furniture and fixtures	90 00
Total	$2,284 53

Number of shares of stock in force	298
Capital subscribed and in force	$149,000 00
Number of stockholders	78
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½

Number of shares loaned upon	96
Par value of each share	$500 0
Number of borrowers	17
Plan of Association	Permanent

ATLAS LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, December 24, 1883. **Authorized capital, $1,000,000.00.**

President, Justus Kruchemeyer.
Address, Fifteenth and Vine Sts.
Treasurer, Joseph Steioff.
Address, 2210 Vine St.

Secretary, George J. Hoffmann.
Address, Elm and Canal Street.
Attorney, William J. Creed.
Address, 904 Mercantile Library Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$0 65
Loans on mortgage security	72,573 58
Loans on stock, certificates or pass-book security	450 00
Furniture and fixtures	105 55
Real estate	2,660 33
Bonds	3,007 00
Total	$78,797 11
Interest due and uncollected	$100 92

LIABILITIES.

Running stock and dividends	$65,268 03
Paid-up stock and dividends	3,075 00
Reserve fund	4,098 03
Undivided profit fund	556 05
Borrowed money and accrued interest	5,800 00
Total	$78,797 11
Interest due and uncollected	$100 92

RECEIPTS.

Dues on running stock	$19,578 00
Loans on mortgage security repaid	25,667 95
Loans on stock, certificates or pass-book security	160 00
Borrowed money	19,250 00
Interest	4,729 06
Fines	71 70
Transfer fees	4 50
Rents from company's real estate	15 00
Sale of bonds	1,993 00
Total	$71,469 21
Cash on hand at close of last fiscal year	2,212 17
Total	$73,681 38

DISBURSEMENTS.

Loans on mortgage security	$33,950 00
Loans on stock, certificates or pass-book security	210 00
Withdrawals of running stock and dividends	21,069 16
Borrowed money	13,450 00
Dividends on paid-up stock	150 00
Interest on borrowed money	138 71
Taxes	44 72
Salaries of officers and directors	742 00
Office help, rent and legal services	157 00
All other expenses	137 19
Bonds purchased	3,500 00
Fixtures	131 95
Total	$73,680 73
Cash on hand	65
Total	$73,681 38

PROFIT AND LOSS—EARNINGS.

Interest	$4,729 06
Fines	71 70
Transfer fees	4 50
Rents from company's real estate	15 00
Transferred from undivided profit fund	45 71
Total	$4,865 97

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,016 46
Dividends on mortgage loan credits	217 81
Dividends on paid-up stock	150 00
Reserve fund credit	178 58
Undivided profit credit	54 60
Interest on borrowed money	138 71
Salaries of officers and directors	742 00
Office help, rent and legal services	157 00
All other expenses	137 19
Taxes	44 72
Furniture and fixtures	26 40
Short cash	2 50
Total	$4,865 97

Number of shares of stock in force	623
Capital subscribed and in force	$311,250 00
Number of stockholders	183
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	198
Par value of each share	$500 00
Number of borrowers	42
Plan of Association	Permanent

AURORA LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, September 12, 1887. **Authorized capital, $1,000,000.00.**

President, Gerhard Kormann.
Address, 1060 Marshall Ave.
Treasurer, P. J. Ganzemiller.
Address, 2332 Stratford Ave.

Secretary, Emil A. Bose.
Address, 3148 Vine St.
Attorney, Henry Baer.
Address, Sixth and Vine.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 25, 1917.

ASSETS.

Cash on hand	$98 08
Loans on mortgage security	18,574 80
Bonds	500 00
Total	$19,172 88
Interest due and uncollected	$5 44

RECEIPTS.

Dues on running stock	$10,927 40
Credits on mortgage loans	1,902 53
Loans on mortgage security repaid	990 00
Loans on all other security repaid	250 00
Borrowed money	1,500 00
Insurance and taxes refunded by borrowers	59 94
Interest	1,073 34
Pass-books and initiation fees	7 50
Total	$16,710 71
Cash on hand at close of last fiscal year	594 77
Total	$17,305 48

PROFIT AND LOSS—Earnings.

Interest	$1,073 34
Pass-books and initiation fees	7 50
Transferred from undivided profit fund	10 01
Total	$1,090 85

Number of shares of stock in force	332
Capital subscribed and in force	$166,000 00
Number of stockholders	101
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4

LIABILITIES.

Running stock and dividends	$17,898 66
Reserve fund	1,050 00
Undivided profit fund	224 22
Total	$19,172 88
Interest due and uncollected	$5 44

DISBURSEMENTS.

Loans on mortgage security	$5,100 00
Withdrawals of running stock and dividends	9,646 37
Borrowed money	1,500 00
Insurance and taxes paid for borrowers	59 94
Interest on borrowed money	12 14
Salaries of officers and directors	330 80
Office help, rent and legal services	10 00
All other expenses	48 15
Bonds purchased	500 00
Total	$17,207 40
Cash on hand	98 08
Total	$17,305 48

PROFIT AND LOSS—Distribution.

Dividends on running stock	$592 22
Dividends on mortgage loan credits	33 82
Reserve fund credit	15 00
Undivided profit credit	48 72
Interest on borrowed money	12 14
Salaries of officers and directors	330 80
Office help, rent and legal services	10 00
All other expenses	48 15
Total	$1,090 85

Number of shares loaned upon	65
Par value of each share	$500 00
Number of borrowers	25
Plan of Association	Permanent

AVONDALE LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, March 15, 1882.

Authorized capital, $1,000,000.00.

President, C. H. Rembold.
Address, c/o Times Star.
Treasurer, Henry Dury.
Address, 529 Ridgeway Avenue.

Secretary, L. R. Myers.
Address, P. O. Box 835.
Attorney, Wm. C. Lambert.
Address, 302 Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 25, 1918.

ASSETS.

Cash on hand	$4,474 56
Loans on mortgage security	192,275 00
Furniture and fixtures	65 50
Bonds	13,000 00
Total	$209,815 06

LIABILITIES.

Running stock and dividends	$189,986 65
Reserve fund	10,270 79
Undivided profit fund	257 62
Borrowed money and accrued interest	9,300 00
Total	$209,815 06

RECEIPTS.

Dues on running stock	$41,368 00
Credits on mortgage loans	42,142 00
Borrowed money	32,900 00
Interest	7,593 35
Premium	82 15
Fines	13 50
Sale of bonds	6,000 00
Interest on bonds	161 50
Total	$130,260 50
Cash on hand at close of last fiscal year	6,436 11
Total	$136,696 61

DISBURSEMENTS.

Loans on mortgage security	$41,800 00
Withdrawals of running stock and dividends	42,549 27
Borrowed money	26,410 00
Interest on borrowed money	127 46
Salaries of officers and directors	1,976 00
Office help, rent and legal services	150 00
All other expenses	165 37
Bonds purchased and accrued interest	19,027 70
Fixtures	16 25
Total	$132,222 05
Cash on hand	4,474 56
Total	$136,696 61

PROFIT AND LOSS—EARNINGS.

Interest	$7,593 35
Premium	82 15
Fines	13 50
Transferred from undivided profit fund	406 68
Interest on bonds	133 80
Unclaimed items	12 00
Total	$8,241 48

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,822 65
Interest on borrowed money	127 46
Salaries of officers and directors	1,976 00
Office help, rent and legal services	150 00
All other expenses	165 37
Total	$8,241 48

Number of shares of stock in force	1,168
Capital subscribed and in force	$584,000 00
Number of stockholders	283
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	392
Par value of each share	$500 00
Number of borrowers	60
Plan of Association	Permanent

AVONDALE U. S. LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, May 9, 1888. Authorized capital, $1,500,000.00.

President, H. Wm. Kleine.
Address, Reading Road and Union St.
Treasurer, Valentine Reith, Jr.
Address, 4013 Elsmere Ave., Norwood.

Secretary, Joseph Scheid.
Address, 110 E. Charlton, Mt. Auburn.
Attorney, A. B. Roessler.
Address, 706 Provident Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 25, 1918.

ASSETS.

Cash on hand	$997 96
Loans on mortgage security	106,618 23
Loans on stock, certificates or pass-book security	1,000 00
Total	$108,616 19

RECEIPTS.

Dues on running stock	$31,739 80
Loans on mortgage security repaid	12,809 40
Borrowed money	28,500 00
Interest	6,697 11
Pass-books and initiation fees	38 75
Sale of bonds	5,000 00
Total	$84,785 06
Cash on hand at close of last fiscal year	52 92
Total	$84,837 98

PROFIT AND LOSS—EARNINGS.

Interest	$6,697 11
Pass-books and initiation fees	38 75
Total	$6,735 86

Number of shares of stock in force	1,538
Capital subscribed and in force	$769,000 00
Number of stockholders	278
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$86,619 10
Reserve fund	6,002 09
Undivided profit fund	1,545 00
Borrowed money and accrued interest	14,450 00
Total	$108,616 19

DISBURSEMENTS.

Loans on mortgage security	$19,650 00
Loans on stock, certificates or pass-book security	1,000 00
Withdrawals of running stock and dividends	38,849 18
Borrowed money	17,450 00
Interest on borrowed money	576 79
Salaries of officers and directors	1,165 50
Office help, rent and legal services	52 00
All other expenses	96 55
Bonds purchased	5,000 00
Total	$83,840 02
Cash on hand	997 96
Total	$84,837 98

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,218 15
Reserve fund credit	501 87
Undivided profit credit	125 00
Interest on borrowed money	576 79
Salaries of officers and directors	1,165 50
Office help, rent and legal services	52 00
All other expenses	96 55
Total	$6,735 86

Number of shares loaned upon	403
Par value of each share	$500 00
Number of borrowers	59
Plan of Association	Permanent

BALTIMORE AVENUE LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, October 12, 1889.

Authorized capital, $1,000,000.00.

President, John J. Geiger.
Address, Carll and Casper Sts.
Treasurer, J. Aug. Dreyer.
Address, 1856 Baltimore Ave.

Secretary, Jos. Schaefer.
Address, c/o Postal Savings Bank.
Attorney, Frank J. Dorger.
Address, 501 Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 25, 1917.

ASSETS.

Cash on hand	$2,318 51
Loans on mortgage security	152,500 00
Due from borrowers for insurance and taxes	63 73
Total	$154,882 24
Interest due and uncollected	$180 90

LIABILITIES.

Running stock and dividends	$100,249 74
Credits on mortgage loans	29,199 05
Deposits and accrued interest	510 00
Reserve fund	3,600 00
Undivided profit fund	1,323 45
Borrowed money and accrued interest	17,500 00
Due borrowers on unfinished buildings	2,500 00
Total	$154,882 24
Interest due and uncollected	$180 90

RECEIPTS.

Dues on running stock	$28,831 57
Credits on mortgage loans	8,843 51
Loans on mortgage security repaid	10,186 88
Borrowed money	18,000 00
Insurance and taxes refunded by borrowers	15 00
Interest	6,671 92
Premium	46 31
Pass-books and initiation fees	17 75
Interest from bank	59 32
Total	$72,672 26
Cash on hand at close of last fiscal year	4,901 06
Total	$77,573 32

DISBURSEMENTS.

Loans on mortgage security	$42,800 00
Unfinished building account	60 27
Withdrawals of running stock and dividends	30,457 99
Borrowed money	500 00
Insurance and taxes paid for borrowers	49 19
Interest on deposits	20 00
Interest on borrowed money	245 77
Salaries of officers and directors	980 70
Office help, rent and legal services	33 80
All other expenses	107 09
Total	$75,254 81
Cash on hand	2,318 51
Total	$77,573 32

PROFIT AND LOSS—EARNINGS.

Interest	$6,671 92
Premium	46 31
Pass-books and initiation fees	17 75
Interest from bank	59 32
Total	$6,795 30

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,642 25
Dividends on mortgage loan credits	166 19
Reserve fund credit	500 00
Undivided profit credit	99 50
Interest on deposits	20 00
Interest on borrowed money	245 77
Salaries of officers and directors	980 70
Office help, rent and legal services	33 80
All other expenses	107 09
Total	$6,795 30

Number of shares of stock in force	1,337
Capital subscribed and in force	$668,500 00
Number of stockholders	398
Number of depositors	1
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	305
Par value of each share	$500 00
Number of borrowers	97
Plan of Association	Permanent

BANK STREET BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, December 2, 1882.

Authorized capital, $3,000,000.00.

President, Wm. E. Schaefer.
Address, 16 E. Fourth St.
Treasurer, Wm. Wuest.
Address, 2916 Seminole St.

Secretary, Edward Morr.
Address, 3015 Bellevue Ave.
Attorney, Roy Manogue.
Address, Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 24, 1917.

ASSETS.

Cash on hand	$371 59
Loans on mortgage security	616,342 90
Bonds	9,900 00
Total	$626,614 49
Interest due and uncollected	$82 68

RECEIPTS.

Dues on running stock	$176,391 00
Loans on mortgage security repaid	124,578 09
Borrowed money	95,600 00
Real estate sold	4,700 00
Insurance and taxes refunded by borrowers	105 52
Interest	35,331 57
Fines	80 10
Pass-books and initiation fees	73 75
Sale of bonds	100 00
Total	$436,960 03
Cash on hand at close of last fiscal year	107 88
Total	$437,067 91

PROFIT AND LOSS—EARNINGS.

Interest	$35,331 57
Fines	80 10
Pass-books and initiation fees	73 75
Transferred from undivided profit fund	980 91
Total	$36,466 33

Number of shares of stock in force	4,441
Capital subscribed and in force	$2,220,500 00
Number of stockholders	1,170
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

LIABILITIES.

Running stock and dividends	$572,741 88
Reserve fund	14,000 00
Undivided profit fund	1,372 61
Borrowed money and accrued interest	38,500 00
Total	$626,614 49
Interest due and uncollected	$82 68

DISBURSEMENTS.

Loans on mortgage security	$207,200 00
Withdrawals of running stock and dividends	152,552 24
Borrowed money	62,100 00
Insurance and taxes paid for borrowers	69 17
Real estate (purchase price)	201 98
Interest on borrowed money	929 26
Repairs on company's real estate	51 00
Taxes	150 12
Salaries of officers and directors	1,919 00
Office help, rent and legal services	313 26
All other expenses	1,210 29
Bonds purchased	10,000 00
Total	$436,696 32
Cash on hand	371 59
Total	$437,067 91

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$27,925 23
Dividends on mortgage loan credits	951 48
Reserve fund credit	1,623 04
Undivided profit credit	1,306 95
Interest on borrowed money	929 26
Salaries of officers and directors	1,919 00
Office help, rent and legal services	313 26
All other expenses	1,296 99
Taxes	150 12
Repairs on company's real estate	51 00
Total	$36,466 33

Number of shares loaned upon	1,489
Par value of each share	$500 00
Number of borrowers	288
Plan of Association	Permanent

BAVARIA BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, October 14, 1890. **Authorized capital, $1,000,000.00.**

President, D. C. Handley.
Address, 2207 Highland Ave.
Treasurer, G. Nicodemus.
Address, 4029 Burwood Ave.

Secretary, L. G. Adolphy.
Address, 1320 Pleasant St.
Attorney, G. H. Kattenborn.
Address, Union Trust Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 9, 1917.

ASSETS.

Cash on hand	$0 76
Loans on mortgage security	18,278 86
Total	$18,279 62

LIABILITIES.

Running stock and dividends	$14,475 93
Reserve fund	545 51
Undivided profit fund	208 18
Borrowed money and accrued interest	3,050 00
Total	$18,279 62

RECEIPTS.

Dues on running stock	$12,373 50
Loans on mortgage security repaid	4,472 90
Borrowed money	4,445 00
Interest	1,121 23
Premium	62 59
Fines	19 30
Pass-books and initiation fees	10 50
Total	$22,505 02
Cash on hand at close of last fiscal year	16 85
Total	$22,521 87

DISBURSEMENTS.

Loans on mortgage security	$7,600 00
Withdrawals of running stock and dividends	11,623 09
Borrowed money	2,670 00
Interest on borrowed money	108 60
Salaries of officers and directors	455 35
Office help, rent and legal services	6 00
All other expenses	58 07
Total	$22,521 11
Cash on hand	76
Total	$22,521 87

PROFIT AND LOSS—EARNINGS.

Interest	$1,121 23
Premium	62 59
Fines	31 30
Pass-books and initiation fees	10 50
Transferred from undivided profit fund	44 52
Total	$1,270 14

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$586 59
Dividends on mortgage loan credits	25 65
Reserve fund credit	29 88
Interest on borrowed money	108 60
Salaries of officers and directors	455 35
Office help, rent and legal services	6 00
All other expenses	58 07
Total	$1,270 14

Number of shares of stock in force	449
Capital subscribed and in force	$224,500 00
Number of stockholders	95
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	51
Par value of each share	$500 00
Number of borrowers	12
Rate per cent. premium charged	3 to 5 cents per share.
Plan of Association	Permanent

BEEKMAN STREET BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, October, 1905. Authorized capital, $1,000,000.00.

President, Henry Sutter.
Address, 1608 Sutter Ave.
Treasurer, Chas. A. Eckert.
Address, High Point Ave.

Secretary, Edward E. Sutter.
Address, 218 Glenmary.
Attorney, John O. Eckert.
Address, 1812 First National Bank Bldg

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 29, 1917.

ASSETS.

Cash on hand	$95 86
Loans on mortgage security	94,142 78
Furniture and fixtures	126 60
Real estate—office building	2,575 00
Due from borrowers for insurance and taxes	161 81
Bonds—Liberty	950 00
Total	$98,052 05

LIABILITIES.

Running stock and dividends	$83,809 94
Paid-up stock and dividends	4,317 28
Reserve fund	1,482 00
Undivided profit fund	42 83
Borrowed money and accrued interest	8,400 00
Total	$98,052 05

RECEIPTS.

Dues on running stock	$38,541 05
Paid-up stock	1,000 00
Loans on mortgage security repaid	17,541 15
Borrowed money	23,525 00
Insurance and taxes refunded by borrowers	115 15
Interest	5,496 04
Premium	203 71
Fines	16 73
Pass-books and initiation fees	31 75
Rents from company's real estate	135 00
Sale of bonds	50 00
Other receipts in detail	15 41
Total	$86,670 99
Cash on hand at close of last fiscal year	62 11
Total	$86,733 10

DISBURSEMENTS.

Loans on mortgage security	$27,535 50
Withdrawals of running stock and dividends	38,067 74
Withdrawals of paid-up stock	300 00
Borrowed money	17,600 00
Insurance and taxes paid for borrowers	89 12
Dividends on paid-up stock	176 24
Interest on borrowed money	408 73
Taxes	10 24
Salaries of officers and directors	1,034 30
Office help, rent and legal services	25 00
All other expenses	263 77
Bonds purchased—Liberty	1,000 00
Furniture and fixtures	126 60
Total	$86,637 24
Cash on hand	95 86
Total	$86,733 10

PROFIT AND LOSS—EARNINGS.

Interest	$5,496 04
Premium	203 71
Fines	16 73
Pass-books and initiation fees	31 75
Rent from company's real estate	135 00
Transferred from undivided profit fund	83 77
Fire loss refunded	15 41
Total	$5,982 41

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,644 39
Dividends on paid-up stock	180 40
Reserve fund credit	211 00
Undivided profit credit	14 82
Interest on borrowed money	408 73
Salaries of officers and directors	1,034 30
Office help, rent and legal services	25 00
All other expenses	238 12
Taxes	10 24
Repairs on company's real estate	15 41
Real estate—office building	200 00
Total	$5,982 41

Number of shares of stock in force	1,486¾
Capital subscribed and in force	$743,300 00
Number of stockholders	463
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	252½
Par value of each share	$500 00
Number of borrowers	72
Rate per cent. premium charged	2 cts. per share per week.
Plan of Association	Permanent

BELLEVUE BUILDING ASSOCIATION

OF CINCINNATI.

Incorporated, March 4, 1879. Authorized capital, $300,000.00.

President, Michael Jokers.
Address, 275 W. McMicken Ave.
Treasurer, Edward Eichler.
Address, 321 West McMicken Ave.

Secretary, John Loesch.
Address, Middleton and McAlpine Aves.
Attorney, Albert Bettinger.
Address, Atlas Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 14, 1917.

ASSETS.

Cash on hand	$539 42
Loans on mortgage security	42,984 54
Loans on stock, certificates or pass-book security	800 00
Bonds	1,500 00
Total	$45,823 96
Interest due and uncollected	$32 26

LIABILITIES.

Running stock and dividends	$34,329 66
Deposits and accrued interest	7 08
Reserve fund	2,600 00
Undivided profit fund	787 22
Borrowed money and accrued interest	8,100 00
Total	$45,823 96
Interest due and uncollected	$32 26

RECEIPTS.

Dues on running stock	$12,989 00
Credits on mortgage loans	4,239 00
Loans on mortgage security repaid	11,554 37
Borrowed money	9,200 00
Interest	2,368 82
Pass-books and initiation fees	5 25
Sale of bonds	3,505 00
Refunded safety deposit box rent	1 00
Total	$43,862 44
Cash on hand at close of last fiscal year	1,912 07
Total	$45,774 51

DISBURSEMENTS.

Loans on mortgage security	$27,650 00
Withdrawals of running stock and dividends	14,386 94
Borrowed money	1,100 00
Interest on borrowed money	68 57
Salaries of officers and directors	477 00
Office help, rent and legal services	15 00
All other expenses	37 58
Bonds purchased	1,500 00
Total	$45,235 09
Cash on hand	539 42
Total	$45,774 51

PROFIT AND LOSS—EARNINGS.

Interest	$2,368 82
Pass-books and initiation fees	5 25
Refunded safety deposit box rent	1 00
Total	$2,375 07

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,483 74
Dividends on mortgage loan credits	62 87
Undivided profit credit	228 81
Interest on borrowed money	68 57
Salaries of officers and directors	477 00
Office help, rent and legal services	15 00
All other expenses	37 58
Loss on bonds	1 50
Total	$2,375 07

Number of shares of stock in force	697
Capital subscribed and in force	$209,100 00
Number of stockholders	126
Number of depositors	1
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	186
Par value of each share	$300 00
Number of borrowers	27
Plan of Association	Permanent

BIG FOUR BUILDING AND SAVING COMPANY
OF CINCINNATI.

Incorporated, August, 1882. **Authorized capital, $2,000,000.00.**

President, Henry Holtman.
Address, 950 W. Sixth St.
Treasurer, George H. Eversman.
Address, 917 Cutter Ave.

Secretary, N. Longfellow.
Address, 2140 Auburn Ave.
Attorney, Henry G. Hauck.
Address, Blymyer Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 30, 1917.

ASSETS.

Cash on hand	$15,018 30
Loans on mortgage security	474,195 00
Loans on all other security, collateral loan	3,500 00
Furniture and fixtures	2,500 00
Real estate	5,772 85
Real estate sold on contract	3,120 00
Real estate—office building	6,750 00
Total	$510,856 15
Interest due and uncollected	$215 06

LIABILITIES.

Running stock and dividends	$245,459 68
Paid-up stock and dividends	180,150 00
Deposits and accrued interest	3,540 00
Deposits (individual)	54,706 09
Reserve fund	23,000 00
Undivided profit fund	1,716 06
Contingent profit on real estate sold on contract	234 32
Other liabilities in detail—Office building	900 00
Sinking fund—Fixtures	1,150 00
Total	$510,856 15
Interest due and uncollected	$215 06

RECEIPTS.

Dues on running stock	$113,165 79
Paid-up stock	68,850 00
Deposits (individual)	66,436 72
Credits on mortgage loans	54,913 10
Certificates	5,000 00
Borrowed money	18,000 00
Real estate sold on contract	55 00
Insurance and taxes refunded by borrowers	6 05
Interest	23,646 69
Premium	15 45
Fines	341 60
Pass-books and initiation fees	218 00
Rent from company's real estate	465 00
Deposit box rent	36 00
Over cash	14 75
Total	$351,164 15
Cash on hand at close of last fiscal year	6,889 83
Total	$358,053 98

DISBURSEMENTS.

Loans on mortgage security	$147,381 63
Loans on stock, certificates or pass-book security	7,190 00
Loans on all other security	3,500 00
Withdrawals of running stock and dividends	85,648 18
Withdrawals of paid-up stock	14,350 00
Withdrawals of deposits (individual)	55,269 59
Borrowed money	18,000 00
Dividends on paid-up stock	7,707 97
Interest on deposits	223 47
Interest on borrowed money	45 88
Taxes	206 33
Salaries of officers and directors	2,847 00
All other expenses	635 65
Short cash	29 98
Total	$343,035 68
Cash on hand	15,018 30
Total	$358,053 98

PROFIT AND LOSS—EARNINGS.

Interest	$23,646 69
Premium	15 45
Fines	341 60
Pass-books and initiation fees	218 00
Rents from company's real estate	465 00
Deposit box rent	36 00
Insurance and taxes	6 05
Cash over	14 75
Total	$24,743 54

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,001 25
Dividends on paid-up stock	7,707 97
Reserve fund credit	2,000 00
Undivided profit credit	138 46
Interest on deposits	223 47
Interest on deposits (individual)	1,907 55
Interest on borrowed money	45 88
Salaries of officers and directors	2,847 00
All other expenses	635 65
Taxes	206 33
Cash short	29 98
Sinking fund—Office fixtures	500 00
Sinking fund—Office building	500 00
Total	$24,743 54

Number of shares of stock in force	2,335
Capital subscribed and in force	$1,167,500 00
Number of stockholders	503
Number of depositors	354
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	1,071
Par value of each share	$500 00
Number of borrowers	195
Plan of Association	Permanent

THE BOND HILL BUILDING ASSOCIATION COMPANY
OF CINCINNATI.

Incorporated, May 18, 1884.

Authorized capital, $1,500,000.00.

President, E. T. Harvey.
Address, Cincinnati.
Treasurer, Glover P. Lindsay.
Address, Cincinnati.

Secretary, Chas. P. Vinton.
Address, Cincinnati.
Attorney, Harry J. Wernke.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 28, 1918.

ASSETS.

Cash on hand	$6,326 91
Loans on mortgage security	196,250 00
Real estate—office building	1,799 26
Due from borrowers for insurance and taxes	22 17
Bonds—Second Liberty	1,900 00
Deposit on bonds—Third Liberty Loan	4,162 50
Total	$210,460 84
Interest due and uncollected	$29 50

LIABILITIES.

Running stock and dividends	$147,189 23
Credits on mortgage loans	46,885 10
Reserve fund	11,080 76
Undivided profit fund	2,275 66
Interest paid ahead	35 09
Deposits from subscribers to Third Liberty Loan	2,995 00
Total	$210,460 84
Interest due and uncollected	$29 50

RECEIPTS.

Dues on running stock	$49,840 50
Credits on mortgage loans	11,020 62
Loans on mortgage security repaid	41,474 93
Loans on stock, certificates or pass-book security	300 00
Borrowed money	23,800 00
Interest	12,057 79
Fines	27 64
Pass-books and initiation fees	13 50
Rents from company's real estate	189 30
Sale of bonds—Second Liberty Loan	8,100 00
Other receipts in detail—deposits Third Liberty Loan	2,995 00
Total	$149,819 28
Cash on hand at close of last fiscal year	168 02
Total	$149,987 30

DISBURSEMENTS.

Loans on mortgage security	$30,250 00
Loans on stock, certificates or pass-book security	200 00
Withdrawals of running stock and dividends	69,291,53
Withdrawals of amounts overpaid on mortgage loans	65 20
Borrowed money	27,500 00
Accrued interest—Liberty bonds	25 34
Interest on borrowed money	234 16
Repairs on company's real estate	274 35
Taxes	67 06
Salaries of officers and directors	1,060 00
All other expenses	530 25
Bonds purchased—Second Liberty Loan	10,000 00
Deposit on bonds—Third Liberty Loan	4,162 50
Total	$143,660 39
Cash on hand	6,326 91
Total	$149,987 30

PROFIT AND LOSS—EARNINGS.

Interest	$12,171 61
Fines	27 64
Pass-books and initiation fees	13 50
Rent from company's real estate	189 30
Transferred from undivided profit fund	87 79
Total	$12,489 84

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,313 28
Dividends on mortgage loan credits	2,230 92
Undivided profit credit	754 48
Interest on borrowed money	234 16
Salaries of officers and directors	1,060 00
All other expenses	530 25
Taxes	67 06
Repairs on company's real estate	274 35
Accrued interest on Second Liberty bonds	25 34
Total	$12,489 84

Number of shares of stock in force	2,353
Capital subscribed and in force	$1,176,500 00
Number of stockholders	456
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	416
Par value of each share	$500 00
Number of borrowers	108
Plan of Association	Permanent

BON TON BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, April 27, 1887.

Authorized capital, $500,000.00.

President, Charles Winters.
Address, McKinley Ave.
Treasurer, Ben. Thelen.
Address, 1008 Seton Ave.

Secretary, Henry P. Lange.
Address, 654 Hawthorne Ave.
Attorney, Orville K. Jones.
Address, 617 Gwynne Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 30, 1918.

ASSETS.

Cash on hand	$888 36
Loans on mortgage security	87,050 00
Furniture and fixtures	25 00
Due from borrowers for insurance and taxes	30 00
Bonds	2,400 00
Total	$90,393 36
Interest due and uncollected	$6 85

LIABILITIES.

Running stock and dividends	$44,550 00
Credits on mortgage loans	22,232 11
Deposits and accrued interest	9,150 00
Reserve fund	659 85
Undivided profit fund	1,049 40
Borrowed money and accrued interest	12,000 00
Paid on bonds	274 00
Credit on No. 3 Liberty Bonds	478 00
Total	$90,393 36
Interest due and uncollected	$6 85

RECEIPTS

Dues on running stock	$12,413 00
Deposits	4,500 00
Credits on mortgage loans	2,182 46
Loans on mortgage security repaid	7,150 00
Borrowed money	17,700 00
Real estate sold	4,500 00
Interest	4,937 05
Fines	19 65
Pass-books and initiation fees	5 25
Rents from company's real estate	67 50
Sale of bonds	2,352 00
Total	$55,826 91
Cash on hand at close of last fiscal year	436 99
Total	$56,263 90

DISBURSEMENTS.

Loans on mortgage security	$24,450 00
Withdrawals of running stock and dividends	15,040 32
Withdrawals of deposits	3,000 00
Borrowed money	7,000 00
Interest on deposits	503 18
Interest on borrowed money	345 42
Company's real estate, insurance and commission	145 00
Taxes	96 79
Salaries of officers and directors	600 00
Office help, rent and legal services	115 00
All other expenses	79 83
Bonds purchased	4,000 00
Total	$55,375 54
Cash on hand	888 36
Total	$56,263 90

PROFIT AND LOSS—EARNINGS.

Interest	$4,937 05
Fines	19 65
Pass-books and initiation fees	5 25
Rent from company's real estate	67 50
Real estate	140 03
Total	$5,169 48

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,912 61
Dividends on mortgage loan credits	916 80
Reserve fund credit	454 85
Interest on deposits	503 18
Interest on borrowed money	345 42
Salaries of officers and directors	600 00
Office help, rent and legal services	115 00
All other expenses	79 83
Taxes	96 79
Company's real estate, insurance and commission	145 00
Total	$5,169 48

Number of shares of stock in force	507
Capital subscribed and in force	$253,250 00
Number of stockholders	151
Number of depositors	7
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½
Rate per cent. interest paid on deposits	4½ and 5

Number of shares loaned upon	179
Par value of each share	$500 00
Number of borrowers	41
Plan of Association	Permanent

BRAMBLE BUILDING AND LOAN COMPANY

OF CINCINNATI (MADISONVILLE).

Incorporated, November 25, 1916.

Authorized capital, $500,000.00.

President, T. E. Robinson.
Address, Newtonsville.
Treasurer, W. W. Austin.
Address, 5716, Adelphi St.

Secretary, Wm. A. Kautz.
Address, 4612 Glenshade Ave.
Attorney, John G. Connell.
Address, 3306 Hardesty Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 3, 1917.

ASSETS.

Cash on hand	$48 89
Loans on mortgage security	9,000 00
Total	$9,048 89

RECEIPTS.

Dues on running stock	$9,576 45
Borrowed money	2,050 00
Interest	292 01
Other receiprs in detail—Donations	15 95
Advertising and pass books	88 80
Total	$12,023 21

PROFIT AND LOSS—EARNINGS.

Interest	$292 01
Pass-books and advertising	88 80
Donations	15 95
Total	$396 76

Number of shares of stock in force	862
Capital subscribed and in force	$86,200 00
Number of stockholders	104
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	3½

LIABILITIES.

Running stock and dividends	$8,485 76
Reserve fund	13 13
Borrowed money and accrued interest	550 00
Total	$9,048 89

DISBURSEMENTS.

Loans on mortgage security	$9,000 00
Withdrawals of running stock and dividends	1,235 75
Borrowed money	1,500 00
Interest on borrowed money	12 02
Salaries of officers and directors	50 00
Office help, rent and legal services	32 35
All other expenses	11 90
Office supplies	132 30
Total	$11,974 32
Cash on hand	48 89
Total	$12,023 21

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$141 40
Dividends on mortgage loan credits	3 66
Reserve fund credit	13 13
Interest on borrowed money	12 02
Salaries of officers and directors	50 00
Office help, rent and legal services	32 35
All other expenses	11 90
Office supplies	132 30
Total	$396 76

Number of shares loaned upon	90
Par value of each share	$100 00
Number of borrowers	6
Plan of Association	Permanent

BREMEN STREET LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, February 28, 1895. **Authorized capital, $1,000,000.00.**

President, Aloysius Michael,
Address, 2367 Chickasaw Ave.
Treasurer, Henry B. Jacob.
Address, 18 Mulberry St.

Secretary, L. W. Breitenbach.
Address, 28 Mulberry St.
Attorney, Frank J. Dorger.
Address, 501-502 Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 16, 1918.

ASSETS.

Cash on hand	$1,533 87
Loans on mortgage security	94,850 00
Total	$96,383 87

LIABILITIES.

Running stock and dividends	$63,265 47
Credits on mortgage loans	16,026 02
Deposits and accrued interest	1,608 12
Reserve fund	5,325 00
Undivided profit fund	609 26
Borrowed money and accrued interest	9,550 00
Total	$96,383 87

RECEIPTS.

Dues on running stock	$27,176 50
Deposits	150 00
Credits on mortgage loans	4,237 00
Loans on mortgage security repaid	30,300 00
Borrowed money	24,200 00
Interest	5,423 69
Premium	102 67
Fines	27 90
Transfer fees	8 00
Pass-books and initiation fees	13 25
Total	$91,639 01
Cash on hand at close of last fiscal year	274 57
Total	$91,913 58

DISBURSEMENTS.

Loans on mortgage security	$39,550 00
Withdrawals of running stock and dividends	33,515 81
Withdrawals of deposits	200 00
Borrowed money	15,750 00
Interest on deposits	56 30
Interest on borrowed money	282 76
Salaries of officers and directors	769 10
Office help, rent and legal services	132 00
All other expenses	123 74
Total	$90,379 71
Cash on hand	1,533 87
Total	$91,913 58

PROFIT AND LOSS—EARNINGS.

Interest	$5,423 69
Premium	102 67
Fines	27 90
Transfer fees	8 00
Pass-books and initiation fees	13 25
Total	$5,575 51

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,871 27
Dividends on mortgage loan credits	659 10
Reserve fund credit	650 00
Undivided profit credit	19 42
Interest on deposits	68 12
Interest on borrowed money	282 76
Salaries of officers and directors	769 10
Office help, rent and legal services	132 00
All other expenses	123 74
Total	$5,575 51

Number of shares of stock in force	1,160
Capital subscribed and in force	$580,000 00
Number of stockholders	246
Number of depositors	3
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	195
Par value of each share	$500 00
Number of borrowers	51
Plan of Association	Permanent

BURNET WOODS BUILDING AND SAVING COMPANY
OF CINCINNATI.

Incorporated, September 22, 1890. **Authorized capital, $2,000,000.00.**

President, C. T. Wagner.
Address, 3106 Jefferson Ave.
Treasurer, W. C. Kestner.
Address, Court House.

Secretary, C. P. Brueckner.
Address, 2917 Jefferson Ave.
Attorney, H. R. Weber.
Address, Gerke Bldg., Sixth St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 24, 1917.

ASSETS.

Cash on hand	$3,190 76
Loans on mortgage security	201,509 12
Total	$204,699 88
Interest due and uncollected	$42 50

RECEIPTS.

Dues on running stock	$77,923 62
Loans on mortgage security repaid	38,288 37
Borrowed money	24,300 00
Interest	12,177 09
Total	$151,689 08
Cash on hand at close of last fiscal year	1,888 74
Total	$153,577 82

PROFIT AND LOSS—EARNINGS.

Interest	$12,177 09
Total	$12,177 09

Number of shares of stock in force	2,668
Capital subscribed and in force	$1,334,000 00
Number of stockholders	440
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$195,434 67
Reserve fund	6,053 91
Undivided profit fund	3,111 30
Other liabilities in detail—title fund	100 00
Total	$204,699 88
Interest due and uncollected	$42 50

DISBURSEMENTS.

Loans on mortgage security	$77,820 02
Withdrawals of running stock and dividends	46,129 24
Borrowed money	24,300 00
Interest on borrowed money	232 37
Salaries of officers and directors	1,691 00
Office help, rent and legal services	62 00
All other expenses	152 43
Total	$150,387 06
Cash on hand	3,190 76
Total	$153,577 82

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,090 41
Reserve fund credit	514 51
Undivided profit credit	434 37
Interest on borrowed money	232 37
Salaries of officers and directors	1,691 00
Office help, rent and legal services	62 00
All other expenses	152 43
Total	$12,177 09

Number of shares loaned upon	40
Par value of each share	$500 00
Number of borrowers	83
Plan of Association	Permanent

BUSINESS MEN'S BUILDING ASSOCIATION AND LOAN COMPANY

OF CINCINNATI.

Incorporated, June 11, 1885. Authorized capital, $2,000,000.00.

President, Max Silberberg.
Address, Bogart Ave., Avondale.
Treasurer, Jesse Shroder.
Address, 123 Sycamore St.

Secretary, Louis D. Marks.
Address, 3556 Alaska Ave., Avondale.
Attorney, David J. Workum.
Address, First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 29, 1918.

ASSETS.

Cash on hand	$14,373 97
Loans on mortgage security	270,200 00
Loans on stock, certificates or pass-book security	3,965 00
Loans on all other security	1,500 00
Bonds	11,000 00
Second Liberty bonds	8,800 00
Third Liberty bonds	3,550 00
U. S. war savings certificates	832 00
Total	$314,220 97
Interest due and uncollected	$52 20

LIABILITIES.

Running stock and dividends	$210,921 20
Credits on mortgage loans	84,309 40
Reserve fund	14,000 00
Undivided profit fund	3,170 37
Second Liberty bonds—partial payments received	1,612 00
Third Liberty bonds—partial payments received	208 00
Total	$314,220 97
Interest due and uncollected	$52 20

RECEIPTS.

Dues on running stock	$100,333 00
Loans on mortgage security repaid	54,750 00
Loans on stock, certificates or pass-book security	15,740 00
Loans on all other security repaid	14,250 00
Borrowed money	33,000 00
Interest	17,797 90
Transfer fees	4 00
Pass-books and initiation fees	12 25
Sale of bonds	32,970 00
Total	$268,857 15
Cash on hand at close of last fiscal year	17,021 97
Total	$285,879 12

DISBURSEMENTS.

Loans on mortgage security	$46,500 00
Loans on stock certificates or pass-book security	14,830 00
Loans on all other security	6,500 00
Withdrawals of running stock and dividends	123,516 60
Borrowed money	33,000 00
Interest on borrowed money	198 55
Salaries of officers and directors	2,329 00
Office help, rent and legal services	150 00
All other expenses	149 00
Bonds purchased	43,500 00
U. S. war savings certificates	832 00
Total	$271,505 15
Cash on hand	14,373 97
Total	$285,879 12

PROFIT AND LOSS—EARNINGS.

Interest	$17,797 90
Transfer fees	4 00
Pass-books and initiation fees	12 25
Total	$17,814 15

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$13,379 20
Reserve fund credit	1,000 00
Undivided profit credit	608 40
Interest on borrowed money	198 55
Salaries of officers and directors	2,329 00
Office help, rent and legal services	150 00
All other expenses	149 00
Total	$17,814 15

Number of shares of stock in force	2,190
Capital subscribed and in force	$1,095,000 00
Number of stockholders	298
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	540
Par value of each share	$500 00
Number of borrowers	52
Plan of Association	Permanent

BUTCHERS' AND DROVERS' BUILDING AND SAVING COMPANY

OF CINCINNATI.

Incorporated, January 18, 1882.

Authorized capital, $1,000,000.00.

President, Thomas McNeil.
Address, Plainville.
Treasurer, Joseph Pflester.
Address, College Hill.

Secretary, David Davis.
Address, Cincinnati.
Attorney, Henry G. Hauck.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS

Cash on hand	$381 10
Loans on mortgage security	30,004 02
Total	$30,385 12

LIABILITIES

Running stock and dividends	$26,090 07
Reserve fund	2,175 93
Undivided profit fund	111 93
Borrowed money and accrued interest	2,000 00
Dividend on old account	7 19
Total	$30,385 12

RECEIPTS

Dues on running stock	$7,504 65
Loans on mortgage security repaid	7,966 19
Borrowed money	7,250 00
Interest	1,675 49
Premium	5 52
Pass-books and initiation fees	2 25
Interest from bank	2 70
Total	$24,406 80
Cash on hand at close of last fiscal year	1,011 79
Total	$25,418 59

DISBURSEMENTS

Loans on mortgage security	$14,146 97
Withdrawals of running stock and dividends	5,057 14
Borrowed money	5,250 00
Interest on borrowed money	77 78
Salaries of officers and directors	396 00
Office help, rent and legal services	45 00
All other expenses	64 60
Total	$25,037 49
Cash on hand	381 10
Total	$25,418 59

PROFIT AND LOSS—Earnings

Interest	$1,675 49
Premium	5 52
Pass-books and initiation fees	2 25
Transferred from undivided profit fund	17 69
Interest from German National Bank	2 70
Total	$1,703 65

PROFIT AND LOSS—Distribution

Dividends on running stock	$1,118 55
Dividends on mortgage loan credits	1 72
Interest on borrowed money	77 78
Salaries of officers and directors	396 00
Office help, rent and legal services	45 00
All other expenses	64 60
Total	$1,703 65

Number of shares of stock in force	426
Capital subscribed and in force	$126,500 00
Number of stockholders	71
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	5

Number of shares loaned upon	3
Par value of each share	$250 00 and 500 00
Number of borrowers	17
Plan of Association	Permanent

CABINET LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, February 5, 1885. Authorized capital, $1,000,000.00.

President, Lewis V. Smith.
Address, 2401 Elberon Ave.
Treasurer, Wm. F. Hausman.
Address, 2506 W. Sixth St.

Secretary, J. Herman Grueter.
Address, 2149 W. 8th St.
Attorney, Albert L. Tischbein.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 5, 1918.

ASSETS.

Cash on hand	$68 75
Loans on mortgage security	157,200 00
Furniture and fixtures	10 00
Due from borrowers for insurance and taxes	33 33
Bonds—Liberty	1,000 00
Total	$158,312 08
Interest due and uncollected	$723 04

LIABILITIES.

Running stock and dividends	$98,994 98
Credits on mortgage loans	38,829 03
Awaiting court order for distribution	677 00
Unclaimed dividends	27 97
Reserve fund	6,280 92
Undivided profit fund	816 56
Borrowed money and accrued interest	9,100 00
Dividends to borrowers	1,021 25
Dividends to non-borrowers	2,564 37
Total	$158,312 08
Interest due and uncollected	$723 04

RECEIPTS.

Dues on running stock	$24,846 92
Credits on mortgage loans	16,834 71
Borrowed money	15,850 00
Interest	8,718 75
Premium	2 56
Transfer fees	4 50
Pass-books and initiation fees	11 00
Overs	11 50
From condemnation suit account borrower	677 00
Total	$66,956 94
Cash on hand at close of last fiscal year	1,158 57
Total	$68,115 51

DISBURSEMENTS.

Loans on mortgage security	$21,550 00
Withdrawals of running stock and dividends	27,594 42
Borrowed money	8,950 00
Insurance and taxes paid for borrowers	8 33
Dividends on running stock	7,279 91
Interest on borrowed money	545 45
Salaries of officers and directors	975 00
Office help, rent and legal services	81 00
All other expenses	59 11
Bonds purchased—Liberty	1,000 00
Shortages	3 54
Total	$68,046 76
Cash on hand	68 75
Total	$68,115 51

PROFIT AND LOSS—Earnings.

Interest	$8,718 75
Premium	2 56
Transfer fees	4 50
Pass-books and initiation fees	11 00
Transferred from undivided profit fund	476 81
Overs	11 50
Total	$9,225 12

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,224 31
Dividends on mortgage loan credits	1,982 50
Reserve fund credit	354 21
Interest on borrowed money	545 45
Salaries of officers and directors	975 00
Office help, rent and legal services	81 00
All other expenses	59 11
Shortages	3 54
Total	$9,225 12

Number of shares of stock in force	1,244
Capital subscribed and in force	$622,200 00
Number of stockholders	344
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	314
Par value of each share	$500 00
Number of borrowers	88
Plan of Association	Permanent

CALHOUN LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, April 8, 1881.

Authorized capital, $500,000.00.

President Anton Berger.
Address, 2720 Scioto St.
Treasurer, George Koehl.
Address, Oakley.

Secretary, Oscar W. Gunther.
Address, 6426 Grand Vista.
Attorney, Fred A. Lamping.
Address, Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 26, 1918.

ASSETS.

Cash on hand	$246 79
Loans on mortgage security	150,880 00
Due from borrowers for insurance and taxes	50 45
Bonds	3,700 00
Total	$154,877 24
Interest due and uncollected	$201 60

LIABILITIES.

Running stock and dividends	$123,119 32
Credits on mortgage loans	21,987 92
Reserve fund	6,770 00
Borrowed money and accrued interest	3,000 00
Total	$154,877 24
Interest due and uncollected	$201 60

RECEIPTS.

Dues on running stock	$58,477 31
Loans on mortgage security repaid	28,250 00
Borrowed money	11,000 00
Interest	8,866 94
Fines	43 80
Pass-books and initiation fees	9 00
Sale of bonds—Liberty	6,300 00
Total	$112,947 05
Cash on hand at close of last fiscal year	610 14
Total	$113,557 19

DISBURSEMENTS.

Loans on mortgage security	$29,800 00
Withdrawals of running stock and dividends	63,358 63
Borrowed money	8,500 00
Insurance and taxes refunded by borrowers	50 45
Interest on borrowed money	188 73
Salaries of officers and directors	1,257 00
Office help, rent and legal services	49 00
All other expenses	106 59
Bonds purchased—Liberty	10,000 00
Total	$113,310 40
Cash on hand	246 79
Total	$113,557 19

PROFIT AND LOSS—EARNINGS.

Interest	$8,866 94
Fines	43 80
Pass-books and initiation fees	9 00
Transferred from undivided profit fund	250 00
Total	$9,169 74

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,168 42
Reserve fund credit	400 00
Interest on borrowed money	188 73
Salaries of officers and directors	1,257 00
Office help, rent and legal services	49 00
All other expenses	106 59
Total	$9,169 74

Number of shares of stock in force	929
Capital subscribed and in force	$464,330 00
Number of stockholders	272
Rate per cent. interest charged	5 and 6
Rate per cent. dividend declared to running and paid-up stock	5.1

Number of shares loaned upon	302
Par value of each share	$500 00
Number of borrowers	70
Plan of Association	Permanent

CALHOUN LOAN AND BUILDING COMPANY NO. 2
OF CINCINNATI.

Incorporated, March 26, 1887. Authorized capital, $2,000,000.00.

President, Philip Gankel.
Address, Ahrens St.
Treasurer, E. Henry Meyer.
Address, 2802 Euclid Ave.

Secretary, Clifford A. Parker.
Address, 300 Piedmont St.
Attorney, A. B. Roessler.
Address, Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 1, 1918.

ASSETS

Cash on hand	$249 15
Loans on mortgage security	34,300 00
Furniture and fixtures	36 45
Total	$34,585 60

LIABILITIES

Running stock and dividends	$25,364 29
Credits on mortgage loans	7,979 27
Reserve fund	677 75
Undivided profit fund	564 29
Total	$34,585 60

RECEIPTS

Dues on running stock	$16,976 20
Credits on mortgage loans	950 70
Loans on mortgage security repaid	5,650 00
Borrowed money	3,600 00
Interest	1,862 37
Fines	56 80
Transfer fees	1 00
Pass-books and initiation fees	7 25
Total	$29,104 32
Cash on hand at close of last fiscal year	417 99
Total	$29,522 31

DISBURSEMENTS

Loans on mortgage security	$3,000 00
Withdrawals of running stock and dividends	16,994 13
Borrowed money	8,700 00
Interest on borrowed money	196 60
Salaries of officers and directors	338 00
All other expenses	44 93
Total	$29,273 16
Cash on hand	249 15
Total	$29,522 31

PROFIT AND LOSS—Earnings

Interest	$1,862 37
Fines	56 80
Transfer fees	1 00
Pass-books and initiation fees	7 25
Transferred from undivided profit fund	4 05
Total	$1,931 47

PROFIT AND LOSS—Distribution

Dividends on running stock	$1,061,45
Dividends on mortgage loan credits	20 25
Reserve fund credit	67 40
Undivided profit credit	199 29
Interest on borrowed money	196 60
Salaries of officers and directors	338 00
All other expenses	44 43
Furniture and fixtures	4 05
Total	$1,931 47

Number of shares of stock in force	510
Capital subscribed and in force	$255,000 00
Number of stockholders	136
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	5

Number of shares loaned upon	73
Par value of each share	$500 00
Number of borrowers	21
Plan of association	Permanent

CARLISLE BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, January 12, 1886. Authorized capital, $750,000.00.

President, E. T. Leonard.
Address, 8th and Baymiller Sts.
Treasurer, M. Detzel.
Address, 605 W. Sixth St.

Secretary, A. J. Becker.
Address, 1516 Marlowe.
Attorney, F. H. Kunkel.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 24, 1917.

ASSETS.

Cash on hand	$766 97
Loans on mortgage security	22,600 00
Real estate sold on contract	1,000 00
Bonds	1,000 00
Total	$25,366 97

LIABILITIES.

Running stock and dividends	$14,387 34
Credits on mortgage loans	5,885 60
Credits on real estate sold on contract	413 90
Reserve fund	2,138 61
Undivided profit fund	41 52
Borrowed money and accrued interest	2,500 00
Total	$25,366 97

RECEIPTS.

Dues on running stock	$9,747 44
Loans on mortgage security repaid	3,000 00
Borrowed money	5,300 00
Real estate sold on contract	50 00
Interest	1,234 03
Pass-books and initiation fees	3 25
Total	$19,334 72
Cash on hand at close of last fiscal year	1,444 10
Total	$20,778 82

DISBURSEMENTS.

Loans on mortgage security	$4,600 00
Withdrawals of running stock and dividends	10,968 41
Borrowed money	2,800 00
Interest on borrowed money	48 01
Salaries of officers and directors	522 00
Office help, rent and legal services	26 00
All other expenses	47 43
Bonds purchased	1,000 00
Total	$20,011 85
Cash on hand	766 97
Total	$20,778 82

PROFIT AND LOSS—EARNINGS.

Interest	$1,234 03
Pass-book and initiation fees	3 25
Transferred from undivided profit fund	22 16
Total	$1,259 44

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$516 06
Dividends on mortgage loan credits	37 54
Reserve fund credit	30 02
Undivided profit credit	32 38
Interest on borrowed money	48 01
Salaries of officers and directors	522 00
Office help, rent and legal services	26 00
All other expenses	47 43
Total	$1,259 44

Number of shares of stock in force	486
Capital subscribed and in force	$243,100 00
Number of stockholders	99
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	4

Number of shares loaned upon	47
Par value of each share	$500 00
Number of borrowers	14
Plan of Association	Permanent

CARTHAGE PIKE BUILDING AND LOAN ASSOCIATION OF CINCINNATI.

Incorporated, March 8, 1916.

Authorized capital, $500,000.00.

President, Harry L. Federman.
Address, 3728 Vine Street.
Treasurer, Geo. R. Siegrist.
Address, 11 West Street.

Secretary, Herbert E. Fahrenbruck.
Address, 143 Woolper Avenue.
Attorney, Geo. F. Eyrick, Jr.
Address, 801 2d National Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 1, 1918.

ASSETS.

Cash on hand	$2,957 59
Loans on mortgage security	7,596 58
Furniture and fixtures	266 00
Bonds—Liberty Bonds	103 00
Total	$10,923 17

RECEIPTS.

Dues on running stock	$10,871 00
Loans on mortgage security repaid	2,455 46
Borrowed money	300 00
Interest	462 55
Pass-books and initiation fees	12 75
Liberty Bonds repaid	47 00
Total	$14,148 76
Cash on hand at the close of last fiscal year	894 46
Total	$15,043 22

PROFIT AND LOSS—EARNINGS.

Interest	$462 55
Pass-books and initiation fees	12 75
Transferred from undivided profit fund	27 30
Total	$502 60

Number of shares of stock in force	479
Capital subscribed and in force	$239,500 00
Number of stockholders	170
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4

LIABILITIES.

Running stock and dividends	$10,840 78
Reserve fund	35 50
Undivided profit fund	46 89
Total	$10,923 17

DISBURSEMENTS.

Loans on mortgage security	$4,250 00
Withdrawals of running stock and dividends	7,021 58
Borrowed money	300 00
Interest on borrowed money	1 75
Salaries of officers and directors	156 00
All other expenses	31 30
Bonds purchased—Liberty Bonds	150 00
Fixtures	175 00
Total	$12,085 63
Cash on hand	2,957 59
Total	$15,043 22

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$272 61
Dividends on mortgage loan credits	7 94
Reserve fund credit	14 00
Interest on borrowed money	1 75
Salaries of officers and directors	156 00
All other expenses	31 30
Furniture and fixtures	19 00
Total	$502 60

Number of shares loaned upon	20
Par value of each share	$500 00
Number of borrowers	4
Plan of Association	Permanent

CARTHAGE SAVINGS AND LOAN ASSOCIATION
OF CINCINNATI.

Incorporated, March 14, 1874.

Authorized capital, $2,500,000.00.

President, C. E. McCammon.
Address, Carthage.
Treasurer, Henry E. Kruse.
Address, Carthage.

Secretary, E. H. McCammon.
Address, Carthage.
Attorney, Sam'l B. Hammel.
Address, Carthage.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$44,631 94
Loans on mortgage security	461,400 00
Loans on stock, certificates or pass-book security	350 00
Furniture and fixtures	78 47
Bonds—Liberty	1,000 00
Unredeemed check	39 00
Total	$507,499 41
Interest due and uncollected	$234 44

LIABILITIES.

Running stock and dividends	$377,261 34
Credits on mortgage loans	111,804 00
Reserve fund	18,051 34
Undivided profit fund	372 02
Unclaimed account	10 71
Total	$507,499 41
Interest due and uncollected	$234 44

RECEIPTS.

Dues on running stock	$109,308 00
Credits on mortgage loans	63,100 00
Loans on stock, certificates or pass-book security	70 00
Insurance and taxes refunded by borrowers	2 97
Interest	22,820 42
Premium	2,016 58
Fines	157 10
Initiation fees	401 00
Finance committee over	21 04
Total	$197,897 11
Cash on hand at close of last fiscal year	51,183 14
Total	$249,080 25

DISBURSEMENTS.

Loans on mortgage security	$120,700 00
Loans on stock, certificates or pass-book security	200 00
Withdrawals of running stock and dividends	79,938 85
Interest rebate	9 02
Taxes	1 56
Salaries of officers and directors	2,080 00
Office help, rent and legal services	212 25
All other expenses	244 99
Check returned	39 00
Bonds purchased	1,000 00
Finance committee short	22 64
Total	$204,448 31
Cash on hand	44,631 94
Total	$249,080 25

PROFIT AND LOSS—Earnings.

Interest	$22,820 42
Premium	2,016 58
Fines	157 10
Initiation fees	401 00
Transferred from undivided profit fund	937 57
Over and shortage	5 40
Total	$26,338 07

PROFIT AND LOSS—Distribution.

Dividends on running stock	$17,125 91
Dividends on mortgage loan credits	5,513 43
Reserve fund credit	1,142 19
Interest rebate	9 02
Salaries of officers and directors	2,080 00
Office help, rent and legal services	212 25
All other expenses	244 99
Taxes	1 56
Furniture and fixtures	8 72
Total	$26,338 07

Number of shares of stock in force	4,205
Capital subscribed and in force	$2,102,500 00
Number of stockholders	1,098
Rate per cent. interest charged	5⅕
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	968
Par value of each share	$500 00
Number of borrowers	293
Rate per cent. premium charged	13/25 of 1%
Plan of Association	Permanent

CENTENNIAL BUILDING ASSOCIATION
OF CINCINNATI.

Incorporated, March 1, 1876. Authorized capital, $2,500.000.00.

President, William McKimmie.
Address, 1044 Sunset Ave.
Treasurer, Elmer Beckmann.
Address, 909 Dayton St.

Secretary, Harry Beckmann.
Address, 2226 Eureka Terrace.
Attorney, H. L. Herrlinger.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 1, 1918.

ASSETS

Cash on hand	$258 78
Loans on mortgage security	163,850 00
Bonds	850 00
Total	$164,958 78

LIABILITIES

Running stock and dividends	$125,709 39
Credits on mortgage loans	23,879 35
Reserve fund	8,250 00
Undivided profit fund	120 04
Borrowed money and accrued interest	7,000 00
Total	$164,958 78

RECEIPTS

Dues on running stock	$31,617 76
Credits on mortgage loans	9,794 29
Loans on mortgage security repaid	12,855 33
Borrowed money	24,700 00
Real estate sold	400 00
Interest	9,313 41
Fines	80 05
Pass-books and initiation fees	8 75
Sale of bonds	1,150 00
Total	$89,919 59
Cash on hand at close of last fiscal year	544 33
Total	$90,463 92

DISBURSEMENTS

Loans on mortgage security	$29,500 00
Withdrawals of running stock and dividends	34,917 49
Borrowed money	22,200 00
Interest on borrowed money	361 71
Taxes	29 60
Salaries of officers and directors	859 75
Office help, rent and legal services	81 30
All other expenses	255 29
Bonds purchased	2,000 00
Total	$90,205 14
Cash on hand	258 78
Total	$90,463 92

PROFIT AND LOSS—Earnings

Interest	$9,313 41
Fines	80 05
Pass-books and initiation fees	8 75
Real estate	400 00
Total	$9,802 21

PROFIT AND LOSS—Distribution

Dividends on running stock	$6,321 82
Dividends on mortgage loan credits	1,129 25
Reserve fund credit	643 45
Undivided profit credit	120 04
Interest on borrowed money	361 71
Salaries of officers and directors	859 75
Office help, rent and legal services	81 30
All other expenses	255 29
Taxes	29 60
Total	$9,802 21

Number of shares of stock in force	953
Capital subscribed and in force	$476,350 00
Number of stockholders	345
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	5½

Number of shares loaned upon	328
Par value of each share	$500 00
Number of borrowers	60
Plan of Association	Permanent

CENTRAL BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, July 9, 1908.

Authorized capital, $500,000.00.

President, E. W. Clason.
Address, Madisonville.
Treasurer, M. L. Hopper.
Address, Madisonville.

Secretary, F. L. Fessenden.
Address, Madisonville.
Attorney, H. W. Vordenberg.
Address, Madisonville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 26, 1917.

ASSETS.

Cash on hand	$56 78
Loans on mortgage security	171,257 23
Loans on stock, certificates or pass-book security	3,125 00
Furniture and fixtures	51 00
Bonds	1,761 00
Total	$176,251 01

LIABILITIES.

Running stock and dividends	$141,369 19
Credits on mortgage loans	12
Deposits and accrued interest	17,201 86
Reserve fund	1,634 69
Undivided profit fund	2,145 15
Borrowed money and accrued interest	13,900 00
Total	$176,251 01

RECEIPTS.

Dues on running stock	$54,372 65
Deposits	6,526 86
Credits on mortgage loans	10,127 54
Loans on mortgage security repaid	34,875 57
Loans on stock, certificates or pass-book security	5,113 50
Borrowed money	26,650 00
Interest	9,574 14
Premium	1,085 85
Fines	115 45
Transfer fees	5 75
Pass-books and initiation fees	19 50
Sale of bonds	339 00
Total	$139,805 81
Cash on hand at close of last fiscal year	697 95
Total	$140,503 76

DISBURSEMENTS.

Loans on mortgage security	$73,976 78
Loans on stock, certificates or pass-book security	6,565 00
Withdrawals of running stock and dividends	30,836 22
Withdrawals of deposits	2,300 00
Borrowed money	22,750 00
Insurance and taxes paid for borrowers	4 00
Interest on deposits	713 71
Interest on borrowed money	322 96
Salaries of officers and directors	704 00
Office help, rent and legal services	23 65
All other expenses	147 56
Bonds purchased	2,100 00
Refund overpayment	3 10
Total	$140,436 98
Cash on hand	56 78
Total	$140,503 76

PROFIT AND LOSS—EARNINGS.

Interest	$9,574 14
Premium	1,085 85
Fines	115 45
Transfer fees	5 75
Pass-books and initiation fees	19 50
Total	$10,800 69

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,590 92
Dividends on mortgage loan credits	253 01
Reserve fund credit	443 89
Undivided profit credit	585 23
Interest on deposits	713 71
Interest on borrowed money	322 96
Salaries of officers and directors	704 00
Office help, rent and legal services	23 65
All other expenses	147 56
Furniture and fixtures	8 50
Refund overpayment	7 26
Total	$10,800 69

Number of shares of stock in force	1,837
Capital subscribed and in force	$459,250 00
Number of stockholders	524
Number of depositors	20
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	799
Par value of each share	$250 00
Number of borrowers	113
Rate per cent. premium charged	3 cts. per share per week.
Plan of Association	Permanent

CENTRAL FAIRMOUNT BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, December, 1892. Authorized capital, $3,000,000.00.

President, John Dornette, Jr.
Address, 1250 Harrison Ave.
Treasurer, Geo. Wehring.
Address, 2422 Harrison Ave.

Secretary, Jos. Gunther.
Address, 1316 First National Bank Bldg.
Attorney, John O. Eckert.
Address, 1812 First Nat'l. Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 28, 1917.

ASSETS.

Cash on hand	$4,152 59
Loans on mortgage security	462,860 70
Real estate—office building	2,000 00
Bonds	1,850 00
Total	$470,863 29
Interest due and uncollected	$188 42

LIABILITIES.

Running stock and dividends	$367,614 23
Paid-up stock and dividends	71,205 50
Reserve fund	18,000 00
Undivided profit fund	7,043 56
Borrowed money and accrued interest	7,000 00
Total	$470,863 29
Interest due and uncollected	$188 42

RECEIPTS.

Dues on running stock	$147,705 18
Paid-up stock	2,000 00
Loans on mortgage security repaid	99,429 20
Borrowed money	67,500 00
Interest	28,033 92
Premium	1,087 39
Fines	1 00
Pass-books and initiation fees	244 50
Sale of bonds	8,150 00
Total	$354,151 19
Cash on hand at close of last fiscal year	635 17
Total	$354,786 36

DISBURSEMENTS.

Loans on mortgage security	$147,250 00
Withdrawals of running stock and dividends	113,947 16
Withdrawals of paid-up stock	4,200 00
Borrowed money	67,500 00
Dividends on paid-up stock	3,858 02
Interest on borrowed money	840 79
Salaries of officers and directors	2,531 20
All other expenses	506 60
Bonds purchased	10,000 00
Total	$350,633 77
Cash on hand	4,152 59
Total	$354,786 36

PROFIT AND LOSS—EARNINGS.

Interest	$28,033 92
Premium	1,087 39
Fines	1 00
Pass-books and initiation fees	244 50
Total	$29,366 81

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$17,528 41
Dividends on mortgage loan credits	780 64
Dividends on paid-up stock	3,820 88
Reserve fund credit	2,000 00
Undivided profit credit	858 29
Interest on borrowed money	840 79
Salaries of officers and directors	2,531 20
All other expenses	506 60
Office building account	500 00
Total	$29,366 81

Number of shares of stock in force	4,320
Capital subscribed and in force	$2,159,800 00
Number of stockholders	1,016
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	1,237
Par value of each share	$500 00
Number of borrowers	262
Rate per cent. premium charged	2/10
Plan of Association	Permanent

CENTRAL HYDE PARK SAVINGS AND LOAN COMPANY

OF CINCINNATI.

Incorporated, August 1, 1916.

Authorized capital, $500,000.00.

President, T. F. Dickinson.
Address, Erie Ave., Hyde Park.
Treasurer, C. W. Moon.
Address, Millsbrea Ave., Hyde Park.

Secretary, F. C. Sommers.
Address, Erie Ave., Hyde Park.
Attorney, Joseph H. O'Connell.
Address, Hardesty Ave., Hyde Park.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 24, 1917.

ASSETS.

Loans on mortgage security	$15,350 00
Furniture and fixtures	216 57
Real estate—office building	5,990 49
Total	$21,557 06

LIABILITIES.

Running stock and dividends	$8,287 87
Credits on mortgage loans	512 60
Paid-up stock and dividends	7,829 15
Deposits and accrued interest	304 00
Reserve fund	32 08
Undivided profit fund	104 62
Borrowed money and accrued interest	4,450 00
Overdraft	36 74
Total	$21,557 06

RECEIPTS.

Dues on running stock	$9,874 47
Paid-up stock	7,800 00
Deposits	326 60
Credits on mortgage loans	505 02
Borrowed money	6,800 00
Interest	641 56
Pass-books and initiation fees	44 25
Rents from company's real estate	17 50
Appraiser's fees	19 65
Overdraft	36 74
Total	$26,065 79

DISBURSEMENTS.

Loans on mortgage security	$15,350 00
Withdrawals of running stock and dividends	1,759 61
Withdrawals of paid-up stock	100 00
Withdrawals of deposits	26 60
Borrowed money	2,350 00
Real estate—office building	5,990 49
Dividends on paid-up stock	53 66
Interest on borrowed money	7 21
Office help, rent and legal services	30 00
All other expenses	159 42
Furniture and fixtures	238 80
Total	$26,065 79

PROFIT AND LOSS—EARNINGS.

Interest	$641 56
Pass-books and initiation fees	44 25
Rent from company's real estate	17 50
Appraiser's fees	19 65
Total	$722 96

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$173 01
Dividends on mortgage loan credits	7 58
Dividends on paid-up stock	182 81
Reserve fund credit	32 08
Undivided profit credit	104 62
Interest on deposits	4 00
Interest on borrowed money	7 21
Office help, rent and legal services	30 00
All other expenses	159 42
Furniture and fixtures	22 23
Total	$722 96

Number of shares of stock in force	2,637
Capital subscribed and in force	$263,700 00
Number of stockholders	173
Number of depositors	1
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	6
Plan of Association	Permanent

CHAMPION LOAN AND BUILDING ASSOCIATION NO. 2 OF CINCINNATI.

Incorporated, March 11, 1879.

Authorized capital, $2,500,000.00.

President, F. J. Broxterman.
Address, 1027 Sunset Ave.
Treasurer, F. H. Kempel.
Address, 1114 Winfield Ave.

Secretary, Bernard W. Remke.
Address, 1032 Parkson Place
Attorney, Henry J. Hauck.
Address, Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 11, 1918.

ASSETS.

Cash on hand	$7,126 74
Loans on mortgage security	54,677 30
Furniture and fixtures	25 00
Real estate sold on contract	756 03
Due from borrowers for insurance and taxes	126 12
Bonds	2,510 45
Total	$65,221 64
Interest due and uncollected	$362 74

LIABILITIES.

Running stock and dividends	$47,890 02
Credits on real estate sold on contract	198 87
Paid-up stock and dividends	15,067 50
Reserve fund	2,012 42
Undivided profit fund	52 83
Total	$65,221 64
Interest due and uncollected	$362 74

RECEIPTS.

Dues on running stock	$13,740 35
Paid-up stock	3,800 00
Credits on mortgage loans	11,115 87
Loans on mortgage security repaid	12,393 42
Real estate sold	2,467 76
Real estate sold on contract	26 46
Insurance and taxes refunded by borrowers	253 97
Interest	3,484 53
Fines	46 54
Pass-books and initiation fees	7 00
Deposits in other building and loan associations withdrawn	5,000 00
Cash over	5 00
Total	$52,340 90
Cash on hand at close of last fiscal year	5,847 99
Total	$58,188 89

DISBURSEMENTS.

Loans on mortgage security	$21,000 00
Withdrawals of running stock and dividends	19,484 10
Withdrawals of paid-up stock	1,500 00
Deposits in other building and loan associations	5,000 00
Insurance and taxes paid for borrowers	116 12
Real estate on contract	106 03
Dividends on paid-up stock	624 00
Taxes	6 13
Salaries of officers and directors	520 00
Office help, rent and legal services	25 00
All other expenses	170 32
Bonds purchased	2,510 45
Total	$51,062 15
Cash on hand	7,126 74
Total	$58,188 89

PROFIT AND LOSS—EARNINGS.

Interest	$3,484 53
Fines	46 54
Pass-books and initiation fees	7 00
Transferred from undivided profit fund	113 44
Cash over	5 00
Profit and loss	10 00
Total	$3,666 51

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,877 68
Dividends on mortgage loan credits	148 40
Dividends on paid-up stock	681 50
Reserve fund credit	139 94
Undivided profit credit	70 91
Salaries of officers and directors	520 00
Office help, rent and legal services	25 00
All other expenses	170 32
Taxes	6 13
Losses in insurance and taxes	22 71
Profit and loss	3 92
Total	$3,666 51

Number of shares of stock in force	493
Capital subscribed and in force	$246,500 00
Number of stockholders	182
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4¾

Number of shares loaned upon	166
Par value of each share	$500 00
Number of borrowers	35
Plan of Association	Permanent

CINCINNATI WORKINGMEN'S CLUB BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, April, 1881. Authorized capital, $1,000,000.00.

President, Frank H. Kunkel.
Address, 303 Bell Block.
Treasurer, Robt. J. McCombs.
Address, Main and Rockdale Aves.

Secretary, H. M. Rulison.
Address, 605 First National Bank Bldg.
Attorney, Frank H. Kunkel.
Address, 303 Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 1, 1918.

ASSETS

Cash on hand	$1,385 44
Loans on mortgage security	354,525 00
Bonds—Liberty	2,450 00
Total	$358,360 44
Interest due and uncollected	$150 00

LIABILITIES

Running stock and dividends	$269,566 14
Deposits and accrued interest	49,568 46
Reserve fund	17,300 00
Undivided profit fund	6,875 84
Borrowed money and accrued interest	15,050 00
Total	$358,360 44
Interest due and uncollected	$150 00

RECEIPTS

Dues on running stock	$74,185 19
Deposits	35,780 78
Loans on mortgage security repaid	62,050 00
Loans on stock, certificates or pass-book security	550 00
Borrowed money	59,250 00
Interest	22,665 69
Fines	28 33
Pass-books and initiation fees	17 25
Sale of bonds	5,550 00
Total	$260,077 24
Cash on hand at close of last fiscal year	2,104 78
Total	$262,182 02

DISBURSEMENTS

Loans on mortgage security	$50,850 00
Loans on stock, certificates or pass-book security	250 00
Withdrawals of running stock and dividends	101,151 23
Withdrawals of deposits	41,224 85
Borrowed money	55,500 00
Interest on borrowed money	1,836 03
Salaries of officers and directors	1,687 50
Office help, rent and legal services	156 00
All other expenses	140 97
Bonds purchased	8,000 00
Total	$260,796 58
Cash on hand	1,385 44
Total	$262,182 02

PROFIT AND LOSS—EARNINGS

Interest	$22,665 69
Fines	28 33
Pass-books and initiation fees	17 25
Total	$22,711 27

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$13,366 29
Reserve fund credit	2,500 00
Undivided profit credit	891 12
Interest on deposits	2,133 36
Interest on borrowed money	1,836 03
Salaries of officers and directors	1,687 50
Office help, rent and legal services	156 00
All other expenses	140 97
Total	$22,711 27

Number of shares of stock in force	1,774
Capital subscribed and in force	$887,000 00
Number of stockholders	538
Number of depositors	32
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	5½
Rate per cent interest paid on deposits	5

Number of shares loaned upon	724
Par value of each share	$500 00
Number of borrowers	118
Plan of Association	Permanent

CINCINNATUS LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, May 14, 1885. Authorized capital, $1,000,000.00.

President, Adalbert Zink.
Address, 2333 Wheeler St.
Treasurer, H. H. Beckmann.
Address, 2228 Eureka Terrace.

Secretary, H. Wm. Niederhelman.
Address, 1111 Sunset Ave.
Attorney, A. L. Herrlinger.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 1, 1918.

ASSETS.

Cash on hand	$105 40
Loans on mortgage security	164,450 00
Bonds	1,950 00
Total	$166,505 40

RECEIPTS.

Dues on running stock	$35,764 35
Credits on mortgage loans	11,584 98
Loans on mortgage security repaid	15,373 73
Borrowed money	20,250 00
Interest	9,496 05
Fines	32 18
Pass-books and initiation fees	8 50
Sale of bonds	600 00
Total	$93,109 79
Cash on hand at close of last fiscal year	2,623 94
Total	$95,733 73

PROFIT AND LOSS—EARNINGS.

Interest	$9,496 05
Fines	32 18
Pass-books and initiation fees	8 50
Total	$9,536 73

Number of shares of stock in force	1,467
Capital subscribed and in force	$733,450 00
Number of stockholders	343
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

LIABILITIES.

Running stock and dividends	$126 001 80
Credits on mortgage loans	30,444 87
Reserve fund	9,897 57
Undivided profit fund	161 16
Total	$166,505 40

DISBURSEMENTS.

Loans on mortgage security	$26 750 00
Withdrawals of running stock and dividends	44,881 04
Borrowed money	20,250 00
Interest on borrowed money	130 13
Salaries of officers and directors	897 00
Office help, rent and legal services	77 00
All other expenses	93 16
Bonds purchased	2,550 00
Total	$95,628 33
Cash on hand	105 40
Total	$95,733 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,311 02
Dividends on mortgage loan credits	1,449 41
Reserve fund credit	417 85
Undivided profit credit	161 16
Interest on borrowed money	130 13
Salaries of officers and directors	897 00
Office help, rent and legal services	77 00
All other expenses	93 16
Total	$9,536 73

Number of shares loaned upon	329
Par value of each share	$500 00
Number of borrowers	62
Plan of Association	Permanent

CITIZENS' BUILDING ASSOCIATION NO. 2
OF CINCINNATI.

Incorporated, March 10, 1879. **Authorized capital, $2,500,000.00.**

President, Joseph Hummel.
Address, 953 Elberon Ave.
Treasurer, Chas. E. Roth.
Address, 1010 Gest St.

Secretary, Wm. E. Garber.
Address, 3481 Cheviot Ave.
Attorney, Frank H. Kunkel.
Address, 303 Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 15, 1918.

ASSETS

Cash on hand	$2,171 17
Loans on mortgage security	263,400 00
Real estate—office building	1,600 00
Bonds	6,700 00
Total	$273,871 17

RECEIPTS

Dues on running stock	$58,834 82
Credits on mortgage loans	47,832 72
Borrowed money	37,950 00
Interest	15,274 28
Fines	40
Pass-books and initiation fees	22 50
Dividend company's real estate	90 00
Sale of bonds	1,100 00
Interest from bonds	239 69
Total	$161,344 41
Cash on hand at close of last fiscal year	2,511 34
Total	$163,855 75

PROFIT AND LOSS—EARNINGS

Interest	$15,274 28
Transfer fees	40
Pass-books and initiation fees	22 50
Rent from company's real estate	90 00
Interest from bonds	239 69
Total	$15,626 87

Number of shares of stock in force	1,783
Capital subscribed and in force	$891,350 00
Number of stockholders	451
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	5

LIABILITIES

Running stock and dividends	$187,335 27
Credits on mortgage loans	62,293 07
Reserve fund	10,803 00
Undivided profit fund	3,489 83
Borrowed money and accrued interest	9,950 00
Total	$273,871 17

DISBURSEMENTS

Loans on mortgage security	$63,700 00
Withdrawals of running stock and dividends	58,246 09
Withdrawals of dividends on mortgage loan credits	22 03
Borrowed money	32,750 00
Interest returned to borrowers	3 58
Interest on borrowed money	742 77
Salaries of officers and directors	2,188 17
Office help, rent and legal services	61 35
All other expenses	270 59
Bonds purchased	3,700 00
Total	$161,684 58
Cash on hand	2,171 17
Total	$163,855 75

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$8,199 87
Dividends on mortgage loan credits	2,667 15
Reserve fund credit	620 64
Undivided profit credit	572 75
Interest returned to borrowers	3 58
Interest on borrowed money	742 77
Salaries of officers and directors	2,188 17
Office help, rent and legal services	61 35
All other expenses	270 59
Book value, company's real estate reduced	100 00
Premium on bonds reduced	200 00
Total	$15,626 87

Number of shares loaned upon	535
Par value of each share	$500 00
Number of borrowers	108
Plan of Association	Permanent

CITIZENS' GIFT BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, April, 1883. **Authorized capital, $500,000.00.**

President, M. J. Durkin.
Address, 540 Dayton St.
Treasurer, J. C. Donovan, Sr.
Address, 2606 Euclid Ave.

Secretary, J. C. Donovan, Jr.
Address, 2606 Euclid Ave.
Attorney, E. L. Stricker.
Address, First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 26, 1917.

ASSETS.

Cash on hand	$1,361 07
Loans on mortgage security	82,600 00
Loans on stock, certificates or pass-book security	300 00
Furniture and fixtures	5 00
Real estate	14,935 21
Total	$99,201 28
Interest due and uncollected	$52 76

LIABILITIES.

Running stock and dividends	$81,539 10
Reserve fund	2,194 15
Undivided profit fund	168 03
Borrowed money and accrued interest	15,300 00
Total	$99,201 28
Interest due and uncollected	$52 76

RECEIPTS.

Dues on running stock	$21,574 43
Loans on mortgage security repaid	43,738 74
Loans on stock, certificates or pass-book security	325 00
Borrowed money	5,650 00
Interest	4,015 85
Fines	47 30
Pass-books and initiation fees	21 54
Rents from company's real estate	600 68
Over cash	1 00
Total	$75,974 54
Cash on hand at close of last fiscal year	1,221 20
Total	$77,195 74

DISBURSEMENTS.

Loans on mortgage security	$20,913 74
Loans on stock, certificates or pass-book security	250 00
Withdrawals of running stock and dividends	33,032 79
Borrowed money	5,000 00
Real estate (purchase price)	14,835 21
Interest on borrowed money	814 02
Taxes	6 29
Salaries of officers and directors	725 00
Office help, rent and legal services	145 00
All other expenses	111 62
Cash short	1 00
Total	$75,834 67
Cash on hand	1,361 07
Total	$77,195 74

PROFIT AND LOSS—EARNINGS.

Interest	$4,015 85
Fines	47 30
Pass-books and initiation fees	21 54
Rent from company's real estate	600 68
Transferred from undivided profit fund	36 96
Cash short	1 00
Total	$4,723 33

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,630 67
Reserve fund credit	144 17
Undivided profit credit	145 56
Interest on borrowed money	814 02
Salaries of officers and directors	725 00
Office help, rent and legal services	145 00
All other expenses	111 62
Taxes	6 29
Cash short	1 00
Total	$4,723 33

Number of shares of stock in force	531
Capital subscribed and in force	$265,500 00
Number of stockholders	121
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4.20

Number of shares loaned upon	169
Par value of each share	$500 00
Number of borrowers	31
Plan of Association	Permanent

CITY HALL LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, October 7, 1890. **Authorized capital, $1,000,000.00.**

President, Henry Muntifer.
Address, Sherman Ave.
Treasurer, Charles Ritchie.
Address, Powers St.

Secretary, Henry Woesman.
Address, 1564 John St.
Attorney, Frank H. Woesman.
Address, 2d Natl' Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 26, 1917.

ASSETS.

Cash on hand	$68 89
Loans on mortgage security	172,150 00
Loans on stock, certificates or pass-book security	32 45
Real estate	2,531 29
Total	$174,782 63

LIABILITIES.

Running stock and dividends	$104,456 31
Credits on mortgage loans	35,503 00
Deposits and accrued interest	11,788 50
Reserve fund	8,000 00
Undivided profit fund	3,434 82
Borrowed money and accrued interest	11,600 00
Total	$174,782 63

RECEIPTS.

Dues on running stock	$32,744 30
Deposits	9,000 00
Credits on mortgage loans	41,550 12
Loans on stock, certificates or pass-book security	779 00
Borrowed money	48,850 00
Insurance and taxes refunded by borrowers	14 50
Interest	8,451 02
Premium	11 97
Fines	15 10
Pass-books	16 00
Rents from company's real estate	88 50
Total	$141,520 51
Cash on hand at close of last fiscal year	48 34
Total	$141,568 85

DISBURSEMENTS.

Loans on mortgage security	$49,000 00
Loans on stock, certificates or pass-book security	811 45
Withdrawals of running stock and dividends	47,812 82
Borrowed money	39,250 00
Insurance and taxes paid for borrowers	14 50
Real estate (purchase price)	2,531 29
Interest on deposits	296 40
Interest on borrowed money	330 61
Taxes and court costs	238 63
Salaries of officers and directors	1,049 00
Office help, rent and legal services	52 00
All other expenses	113 26
Total	$141,499 96
Cash on hand	68 89
Total	$141,568 85

PROFIT AND LOSS—EARNINGS.

Interest	$8,451 02
Premium	11 97
Fines	15 10
Pass-books	16 00
Rents from company's real estate	88 50
Total	$8,582 59

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,414 68
Reserve fund credit	600 00
Undivided profit credit	262 01
Interest on deposits	522 40
Interest on borrowed money	330 61
Salaries of officers and directors	1,049 00
Office help, rent and legal services	52 00
All other expenses	113 26
Taxes and court costs	238 63
Total	$8,582 59

Number of shares of stock in force	929
Capital subscribed and in force	$464,500 00
Number of stockholders	291
Number of depositors	8
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	350
Par value of each share	$500 00
Number of borrowers	71
Plan of Association	Permanent

CLARK STREET LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, June 30, 1884. **Authorized capital, $1,000,000.00.**

President, John Theobald.
Address, Cincinnati, Ohio.
Treasurer, Frank A. Peter.
Address, 1114 Poplar St.

Secretary, Fred H. Garber.
Address, 915 Clark St.
Attorney, Frank H. Kunkel.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 4, 1917.

ASSETS.

Cash on hand	$16 24
Loans on mortgage security	206,775 00
Real estate	3,200 00
Real estate—office building—one-half 915 Clark St	1,650 00
Bonds—Liberty	1,000 00
Total	$212,641 24

LIABILITIES.

Running stock and dividends	$151,522 36
Credits on mortgage loans	45,494 46
Reserve fund	6,862 01
Undivided profit fund	3,262 41
Borrowed money and accrued interest	5,500 00
Total	$212,641 24

RECEIPTS.

Dues on running stock	$40,862 32
Credits on mortgage loans	36,819 87
Borrowed money	22,700 00
Insurance and taxes refunded by borrowers	72 90
Interest	11,969 08
Fines	33 93
Pass-books and initiation fees	15 50
Rents from company's real estate	90 00
Total	$112,563 60
Cash on hand at close of last fiscal year	63 49
Total	$112,627 09

DISBURSEMENTS.

Loans on mortgage security	$50,000 00
Withdrawals of running stock and dividends	30,170 46
Borrowed money	29,200 00
Interest on borrowed money	383 64
Salaries of officers and directors	1,421 14
Office help, rent and legal services	80 00
All other expenses	355 61
Bonds purchased—Liberty	1,000 00
Total	$112,610 85
Cash on hand	16 24
Total	$112,627 09

PROFIT AND LOSS—Earnings.

Interest	$11,969 08
Fines	33 93
Pass-books and initiation fees	15 50
Rents from company's real estate	90 00
Total	$12,108 51

PROFIT AND LOSS—Distribution.

Dividends on running stock	$6,762 01
Dividends on mortgage loan credits	1,954 39
Reserve fund credit	600 00
Undivided profit credit	451 72
Interest on borrowed money	383 64
Salaries of officers and directors	1,421 14
Office help, rent and legal services	80 00
All other expenses	355 61
Off company's real estate	100 00
Total	$12,108 51

Number of shares of stock in force	1,220
Capital subscribed and in force	$609,750 00
Number of stockholders	332
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	415
Par value of each share	$500 00
Number of borrowers	89
Plan of Association	Permanent

CLEVELAND BUILDING ASSOCIATION COMPANY
OF CINCINNATI.

Incorporated, May 25, 1885.

Authorized capital, $1,000,000.00.

President, Henry Wanke.
Address, 321 E. 13th St.
Treasurer, Joseph H. Toelke.
Address, N. E. Cor. 12th and Sycamore.

Secretary, Joseph Kramer.
Address, 2940 Minot Ave., Oakley, Ohio.
Attorney, H. J. Heilker.
Address, Atlas Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 29, 1918.

ASSETS.

Cash on hand	$1,165 89
Loans on mortgage security	83,161 48
Furniture and fixtures	10 00
Bonds	1,150 00
Total	$85,487 37
Interest due and uncollected	$48 75

LIABILITIES.

Running stock and dividends	$78,395 70
Reserve fund	2,655 00
Undivided profit fund	920 67
Borrowed money and accrued interest	3,500 00
Bond installments	16 00
Total	$85,487 37
Interest due and uncollected	$48 75

RECEIPTS.

Dues on running stock	$20,998 66
Credits on mortgage loans	5,940 07
Loans on mortgage security repaid	6,310 47
Borrowed money	13,500 00
Interest	5,303 09
Premium	14 10
Fines	19 65
Pass-books and initiation fees	6 25
Sale of bonds	1,850 00
Ground rent paid by borrower	28 74
Bond installments	16 00
Total	$53,987 03
Cash on hand at close of last fiscal year	91 68
Total	$54,078 71

DISBURSEMENTS.

Loans on mortgage security	$12,750 00
Withdrawals of running stock and dividends	25,524 53
Borrowed money	10,500 00
Interest on borrowed money	116 28
Salaries of officers and directors	831 75
Office help, rent and legal services	62 00
All other expenses	70 96
Bonds purchased	3,000 00
Ground rent paid for borrowers	57 30
Total	$52,912 82
Cash on hand	1,165 89
Total	$54,078 71

PROFIT AND LOSS—EARNINGS.

Interest	$5,303 09
Premium	14 10
Fines	19 65
Pass-books and initiation fees	6 25
Total	$5,343 09

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,530 94
Dividends on mortgage loan credits	250 96
Reserve fund credit	218 23
Undivided profit credit	261 97
Interest on borrowed money	116 28
Salaries of officers and directors	831 75
Office help, rent and legal services	62 00
All other expenses	70 96
Total	$5 343 09

Number of shares of stock in force	958
Capital subscribed and in force	$478,900 00
Number of stockholders	227
Rate per cent. interest charged	5, 6 and 6¼
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	234
Par value of each share	$500 00
Number of borrowers	57
Rate per cent. premium charged	1/10
Plan of Association	Permanent

CLIFTON HEIGHTS LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, August 27, 1885. Authorized capital, $1,000,000.00.

President, Rudolf Tschudi.
Address, 3338 Evanston Ave.
Treasurer, John B. Lucas.
Address, 2352 Wheeler St.

Secretary, Theo. Hinckler.
Address, 2241 Wheeler St.
Attorney, Joseph B. Schroeder.
Address, Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 26, 1917.

ASSETS.

Cash on hand	$4,466 75
Loans on mortgage security	75,650 00
Bonds	500 00
Total	$80,616 75
Interest due and uncollected	$32 40

LIABILITIES.

Running stock and dividends	$62,190 48
Credits on mortgage loans	14,867 00
Reserve fund	2,733 01
Undivided profit fund	826 26
Total	$80,616 75
Interest due and uncollected	$32 40

RECEIPTS.

Dues on running stock	$35,631 50
Credits on mortgage loans	16,812 00
Borrowed money	9,900 00
Interest	4,563 11
Premium	24 61
Pass-books and initiation fees	22 00
Cash over	2 00
Total	$66,955 22
Cash on hand at close of last fiscal year	989 51
Total	$67,944 73

DISBURSEMENTS.

Loans on mortgage security	$19,050 00
Withdrawals of running stock and dividends	28,494 43
Borrowed money	14,400 00
Interest on borrowed money	216 88
Salaries of officers and directors	677 50
All other expenses	139 17
Bonds purchased	500 00
Total	$63,477 98
Cash on hand	4,466 75
Total	$67,944 73

PROFIT AND LOSS—EARNINGS.

Interest	$4,563 11
Premium	24 61
Pass-books and initiation fees	22 00
Over	2 00
Total	$4,611 72

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,191 81
Reserve fund credit	181 11
Undivided profit credit	205 25
Interest on borrowed money	216 88
Salaries of officers and directors	677 50
All other expenses	139 17
Total	$4,611 72

Number of shares of stock in force	1,371
Capital subscribed and in force	$685,500 00
Number of stockholders	349
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	151
Par value of each share	$500 00
Number of borrowers	33
Plan of Association	Permanent

CLIFTON HEIGHTS NO. 2 LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, May 1, 1891.

Authorized capital, $1,000,000.00.

President, Geo. Eschenbrenner.
Address, Wilder Ave., Cheviot.
Treasurer, Geo. F. Dietrich.
Address, 323 Warner St.

Secretary, John Emigholz.
Address, 2233 Stratford Ave.
Attorneys, Renner & Renner.
Address, Provident Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 30, 1918.

ASSETS

Cash on hand	$1,906 29
Loans on mortgage security	106,126 42
Bonds—(5% on $5,000.00 Liberty)	250 00
War saving stamps	99 90
Total	$108,382 61

LIABILITIES

Running stock and dividends	$102,893 62
Reserve fund	5,050 00
Undivided profit fund	438 99
Total	$108,382 61

RECEIPTS

Dues on running stock	$52,389 70
Credits on mortgage loans	230 00
Loans on mortgage security repaid	4,418 48
Borrowed money	9,275 00
Interest	6,581 77
Fines	16 80
Transfer fees	2 25
Pass-books and initiation fees	86 25
Total	$73,000 25
Cash on hand at close of last fiscal year	8,340 50
Total	$81,340 75

DISBURSEMENTS

Loans on mortgage security	$31,600 00
Withdrawals of running stock and dividends	36,926 21
Borrowed money	9,275 00
Interest on borrowed money	92 66
Salaries of officers and directors	885 25
Office help, rent and legal services	52 00
All other expenses	253 44
Bonds purchased—(5% on $5,000 Liberty)	250 00
War savings stamps	99 90
Total	$79,434 46
Cash on hand	1,906 29
Total	$81,340 75

PROFIT AND LOSS—Earnings

Interest	$6,581 77
Fines	16 80
Transfer fees	2 25
Pass-books and initiation fees	86 25
Total	$6,687 07

PROFIT AND LOSS—Distribution

Dividends on running stock	$4,432 75
Dividends on mortgage loan credits	172 13
Reserve fund credit	700 00
Undivided profit credit	98 84
Interest on borrowed money	92 66
Salaries of officers and directors	885 25
Office help, rent and legal services	52 00
All other expenses	253 44
Total	$6,687 07

Number of shares of stock in force	1,693
Capital subscribed and in force	$846,300 00
Number of stockholders	374
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	5

Number of shares loaned upon	292
Par value of each share	$500 00
Number of borrowers	66
Plan of Association	Permanent

CLIFTON MUTUAL SAVINGS AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, June 16, 1884. Authorized capital, $2,500,000.00.

President, Gustave W. Drach.
Address, 1701 Union Trust Bldg.
Treasurer, E. B. Kleine.
Address, 329 Ludlow Ave.

Secretary, H. L. Sterling.
Address, 3562 Interwood Ave.
Attorney, Geo. A. Dornette.
Address, 401 Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 10, 1918.

ASSETS.

Cash on hand	$4,092 06
Loans on mortgage security	187,062 00
Real estate—office building	3,000 00
Bonds	15,959 50
Total	$210,113 56
Interest due and uncollected	$409 24

LIABILITIES.

Running stock and dividends	$189,113 44
Reserve fund	16,500 00
Undivided profit fund	4,317 58
Deposit to pay taxes	89 45
Interest paid in advance	93 09
Total	$210,113 56
Interest due and uncollected	$409 24

RECEIPTS.

Dues on running stock	$69,957 50
Credits on mortgage loans	13,461 00
Loans on mortgage security repaid	37,384 60
Interest	12,758 25
Transfer fees	2 40
Pass-books and initiation fees	37 60
Rents from company's real estate	421 00
Sale of bonds	340 50
Total	$134,362 85
Cash on hand at close of last fiscal year	24,656 56
Total	$159,019 41

DISBURSEMENTS.

Loans on mortgage security	$48,586 60
Withdrawals of running stock and dividends	97,211 42
Interest on borrowed money	43 70
Repairs on company's real estate	368 01
Taxes	89 02
Salaries of officers and directors	1,890 00
All other expenses	432 70
Bonds purchased	6,300 00
Cash short	5 90
Total	$154,927 35
Cash on hand	4,092 06
Total	$159,019 41

PROFIT AND LOSS—EARNINGS.

Interest	$12,760 96
Transfer fees	2 40
Pass-books and initiation fees	37 60
Rent from company's real estate	421 00
Total	$13,221 96

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,022 60
Undivided profit credit	1,370 03
Interest on borrowed money	43 70
Salaries of officers and directors	1,890 00
Office help, rent and legal services	89 02
All other expenses	368 01
Cash short	5 90
Total	$13,221 96

Number of shares of stock in force	2,688
Capital subscribed and in force	$1,344,000 00
Number of stockholders	403
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running stock	5

Number of shares loaned upon	624
Par value of each share	$500 00
Number of borrowers	79
Plan of Association	Permanent

CLINTON LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, August, 1907. Authorized capital, $1,000,000.00.

President, Max Senior.
Address, Mitchell Building.
Teasurer, Chas. Kuhn.
Address, 1330 Union Trust Building.

Secretary, Louis Z. Block.
Address, 1650 Providence St.
Attorney, Harry H. Friedman.
Address, 415 First Nat'l Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 29, 1917.

ASSETS.

Cash on hand	$8,986 87
Loans on mortgage security	$221,200 00
Loans on stock, certificates or pass-book security	500 00
Bonds—Liberty	2,000 00
Total	$232,686 87
Interest due and uncollected	$446 40

LIABILITIES.

Running stock and dividends	$114,910 03
Credits on mortgage loans	49,919 20
Deposits and accrued interest	54,459 84
Reserve fund	6,420 00
Undivided profit fund	6,977 80
Total	$232,686 87
Interest due and uncollected	$446 40

RECEIPTS.

Dues on running stock	$32,968 00
Deposits	30,936 23
Credits on mortgage loans	16,490 00
Loans on mortgage security repaid	28,400 00
Loans on stock, certificates or pass-book security	10,950 00
Borrowed money	12,500 00
Interest	12,534 99
Transfer fees	2 00
Pass-books and initiation fees	8 50
Total	$144,789 72
Cash on hand at close of last fiscal year	12,467 60
Total	$157,257 32

DISBURSEMENTS.

Loans on mortgage security	$47,750 00
Loans on stock, certificates or pass-book security	10,600 00
Withdrawals of running stock and dividends	55,039 15
Withdrawals of deposits	17,606 13
Borrowed money	12,500 00
Interest on deposits	1,470 97
Interest on borrowed money	128 80
Salaries of officers and directors	1,040 00
All other expenses	135 40
Bonds purchased	2,000 00
Total	$148,270 45
Cash on hand	8,986 87
Total	$157,257 32

PROFIT AND LOSS—Earnings.

Interest	$12,534 99
Transfer fees	2 00
Pass-books and initiation fees	8 50
Total	$12,545 49

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,495 45
Dividends on mortgage loan credits	1,898 40
Reserve fund credit	1,620 00
Undivided profit credit	528 71
Interest on deposits	1,698 73
Interest on borrowed money	128 80
Salaries of officers and directors	1,040 00
All other expenses	135 40
Total	$12,545 49

Number of shares of stock in force	1,250
Capital subscribed and in force	$625,000 00
Number of stockholders	230
Number of depositors	161
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	442
Par value of each share	$500 00
Number of borrowers	63
Plan of Association	Permanent

COLERAIN BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, October 23, 1884. Authorized capital, $1,000,000.00.

President, Chas. Steinmann.
Address, Colerain and Draper Sts.
Treasurer, John A. Standigel.
Address, 1009 Eliza St.

Secretary, William Fahrenbruck.
Address, 614 Riddle Road.
Attorney, Clement Bates.
Address, Atlas Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 4, 1917.

ASSETS.

Cash on hand	$1,681 56
Loans on mortgage security	150,175 75
Total	$151,857 31

LIABILITIES.

Running stock and dividends	$121,222 94
Paid-up stock and dividends	15,553 85
Reserve fund	7,183 57
Undivided profit fund	971 95
Borrowed money and accrued interest	6,925 00
Total	$151,857 31

RECEIPTS.

Dues on running stock	$28,870 50
Paid-up stock	6,300 00
Credits on mortgage loans	41,714 10
Borrowed money	34,625 00
Insurance and taxes refunded by borrowers	130 65
Interest	8,892 82
Fines	28 01
Transfer fees	2 00
Pass-books and initiation fees	111 25
Total	$120,674 33
Cash on hand at close of last fiscal year	961 53
Total	$121,635 86

DISBURSEMENTS.

Loans on mortgage security	$55,300 00
Withdrawals of running stock and dividends	28,317 55
Borrowed money	34,200 00
Insurance and taxes paid for borrowers	60 00
Dividends on paid-up stock	597 84
Interest on borrowed money	410 97
Street assessment	42 90
Salaries of officers and directors	923 00
All other expenses	96 49
Cash short	2 20
Unclaimed dividend	3 35
Total	$119,954 30
Cash on hand	1,681 56
Total	$121,635 86

PROFIT AND LOSS—EARNINGS.

Interest	$8,892 82
Fines	34 01
Transfer fees	2 00
Pass-books and initiation fees	111 25
Total	$9,040 08

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,087 10
Dividends on mortgage loan credits	269 90
Dividends on paid-up stock	767 50
Reserve fund credit	440 02
Interest on borrowed money	410 97
Salaries of officers and directors	923 00
All other expenses	139 39
Cash short	2 20
Total	$9,040 08

Number of shares of stock in force	1,565
Capital subscribed and in force	$782,650 00
Number of stockholders	320
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	422
Par value of each share	$500 00
Number of borrowers	90
Plan of Association	Permanent

COLLEGE HILL LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, March 4, 1884. **Authorized capital, $1,000,000.00.**

President, Edgar Cummings.
Address, Cincinnati.
Treasurer, D. E. Hayman.
Address, Cincinnati.

Secretary, Herbert C. Upson.
Address, Cincinnati.
Attorney, C. Hammond Avery.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 15, 1918.

ASSETS.

Cash on hand	$110 21
Loans on mortgage security	223,486 04
Due from borrowers for insurance and taxes	239 73
Bonds	9,950 00
Accrued interest on bonds	139 58
Overdraft	67 18
Total	$233,992 74

LIABILITIES.

Running stock and dividends	$108,695 52
Paid-up stock and dividends	108,047 00
Reserve fund	12,660 19
Undivided profit fund	483 03
Borrowed money and accrued interest	3,500 00
Deposits on Liberty Bonds	607 00
Total	$233,992 74

RECEIPTS.

Dues on running stock	$32,814 32
Credits on mortgage loans	67,170 50
Borrowed money	39,300 00
Insurance and taxes refunded by borrowers	14 40
Interest	14,613 74
Fines	1 80
Pass-books and initiation fees	156 00
Sale of bonds—Liberty	50 00
Deposits on Liberty Bonds	729 00
Over and short	50
Total	$154,850 26
Cash on hand at close of last fiscal year	70 38
Total	$154,920 64

DISBURSEMENTS.

Loans on mortgage security	$40,636 46
Withdrawals of running stock and dividends	44,837 45
Withdrawals of paid-up stock	8,550 00
Borrowed money	42,300 00
Insurance and taxes paid for borrowers	69 73
Dividends on paid-up stock	6,128 50
Interest on borrowed money	260 41
Withdrawals deposits Liberty Bonds	122 00
Salaries of officers and directors	1,463 00
Office help, rent and legal services	141 00
All other expenses	298 88
Bonds purchased—Liberty	10,000 00
Over and short	3 00
Total	$154,810 43
Cash on hand	110 21
Total	$154,920 64

PROFIT AND LOSS—EARNINGS.

Interest	$14,613 74
Fines	1 80
Pass-books and initiation fees	156 00
Transferred from undivided profit fund	289 37
Accrued interest on bonds	139 58
Over and short	50
Total	$15,200 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,073 35
Dividends on paid-up stock	5,872 00
Reserve fund credit	637 27
Undivided profit credit	452 08
Interest on borrowed money	260 41
Salaries of officers and directors	1,463 00
Office help, rent and legal services	141 00
All other expenses	298 88
Over and short	3 00
Total	$15,200 99

Number of shares of stock in force	1,519
Capital subscribed and in force	$759,500 00
Number of stockholders	409
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid up-stock	5½

Number of shares loaned upon	633
Par value of each share	$500 00
Number of borrowers	153
Plan of Association	Permanent

COLLEGE HILL PROGRESSIVE BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, July 11, 1911. **Authorized capital, $1,000,000.00.**

President, C. F. Nuezel.
Address, 1678 Cedar Ave.
Treasurer, Wm. F. Hagedorn.
Address, 6103 Hamilton Ave.

Secretary, A. H. Davis.
Address, 1645 North Bend Road
Attorney, F. K. Bowman.
Address, First National Bank.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 20, 1918.

ASSETS.

Cash on hand	$4,091 92
Loans on mortgage security	32,077 57
Payment on account bonds	160 00
Total	$36,329 49

LIABILITIES.

Running stock and dividends	$23,662 04
Paid-up stock and dividends	6,321 29
Reserve fund	288 00
Undivided profit fund	931 36
Borrowed money and accrued interest	4,500 00
Other liabilities in detail—cash over	2 80
Subscribers to Liberty Bonds	624 00
Total	$36,329 49

RECEIPTS.

Dues on running stock	$16,020 50
Paid-up stock	700 00
Credits on mortgage loans	6,712 15
Borrowed money	6,000 00
Insurance and taxes refunded by borrowers	5 25
Interest	29 49
Fines	14 20
Pass-books and initiation fees	33 00
Other receipts in detail	1,144 31
Total	$30,658 90
Cash on hand at close of last fiscal year	866 60
Total	$31,525 50

DISBURSEMENTS.

Loans on mortgage security	$9,250 00
Withdrawals of running stock and dividends	12,957 65
Withdrawals of paid-up stock	2,050 00
Borrowed money	1,500 00
Dividends on paid-up stock	356 27
Interest on borrowed money	167 89
Salaries of officers and directors	360 50
Office help, rent and legal services	52 00
All other expenses	79 27
Bonds purchased	660 00
Total	$27,433 58
Cash on hand	4,091 92
Total	$31,525 50

PROFIT AND LOSS—EARNINGS.

Interest	$2,008 36
Fines	14 75
Pass-books and initiation fees	33 00
Transferred from undivided profit fund	1,226 01
Bond pass books	13 75
Unclaimed dividend	1 53
Total	$3,297 40

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$826 24
Dividends on mortgage loan credits	26 50
Dividends on paid-up stock	373 27
Reserve fund credit	70 00
Undivided profit credit	1,331 73
Interest on borrowed money	167 89
Salaries of officers and directors	360 50
Office help, rent and legal services	52 00
All other expenses	79 27
Furniture and fixtures	10 00
Total	$3,297 40

Number of shares of stock in force	690
Capital subscribed and in force	$344,650 00
Number of stockholders	174
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	83
Par value of each share	$500 00
Number of borrowers	21
Plan of Association	Permanent

COLUMBIA BUILDING AND LOAN ASSOCIATION COMPANY OF CINCINNATI.

Incorporated, March 12, 1882.

Authorized capital, $750,000.00.

President, Chas. S. Ferris.
Address, 3547 Mooney Ave.
Treasurer, C. W. Moss.
Address, 218 Tennyson St.

Secretary, Thos. L. Dressell.
Address, 3620 Columbia Ave.
Attorney, B. T. Archer.
Address, Atlas National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 25, 1918.

ASSETS.

Cash on hand	$561 52
Loans on mortgage security	159,750 00
Real estate	1,775 63
Due from borrowers for insurance and taxes	139 38
Bonds	2,000 00
Total	$164,226 53
Interest due and uncollected	$106 03

LIABILITIES.

Running stock and dividends	$93,252 66
Credits on mortgage loans	54,729 53
Reserve fund	6,952 63
Undivided profit fund	4,291 72
Borrowed money and accrued interest	5,000 00
Total	$164,226 53
Interest due and uncollected	$106 03

RECEIPTS.

Dues on running stock	$53,823 07
Credits on mortgage loans	13,736 85
Loans on mortgage security repaid	22,250 00
Borrowed money	7,500 00
Insurance and taxes refunded by borrowers	8 00
Interest	7,403 51
Premium	1,509 77
Fines	104 24
Pass-books and initiation fees	16 25
Rents from company's real estate	175 45
Total	$106,527 14
Cash on hand at close of last fiscal year	10,731 68
Total	$118,258 82

DISBURSEMENTS.

Loans on mortgage security	$28,000 00
Withdrawals of running stock and dividends	82,905 80
Borrowed money	2,500 00
Insurance and taxes paid for borrowers	147 38
Interest on borrowed money	66 59
Repairs on company's real estate	54 24
Taxes	22 57
Salaries of officers and directors	1,535 00
Office help, rent and legal services	156 00
All other expenses	309 72
Bonds purchased	2,000 00
Total	$117,697 30
Cash on hand	561 52
Total	$118,258 82

PROFIT AND LOSS—EARNINGS.

Interest	$7,403 51
Premium	1,509 77
Fines	104 24
Pass-books and initiation fees	16 25
Rent from company's real estate	175 45
Transferred from undivided profit fund	168 74
Total	$9,377 96

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,340 27
Dividends on mortgage loan credits	2,478 57
Reserve fund credit	415 00
Interest on borrowed money	66 59
Salaries of officers and directors	1,535 00
Office help, rent and legal services	156 00
All other expenses	309 72
Taxes	22 57
Repairs on company's real estate	54 24
Total	$9,377 96

Number of shares of stock in force	1,146
Capital subscribed and in force	$572,750 00
Number of stockholders	510
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	320
Par value of each share	$500 00
Number of borrowers	112
Rate per cent. premium charged	1
Plan of Association	Permanent

CONCORDIA BUILDING ASSOCIATION
OF CINCINNATI.

Incorporated, July 19, 1878. Authorized capital, $1,500,000.00.

President, George Grimm.
Address, 4th and Elm Streets.
Treasurer, Wm. H. Wesselmann.
Address, 259 Howell Ave.

Secretary, A. J. Kaiser.
Address, 525 Howell Ave.
Attorney, H. C. Bolsinger.
Address, S. W. Cor. 5th and Main.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 25, 1918.

ASSETS.

Cash on hand	$239 08
Loans on mortgage security	112,300 00
Bonds	875 00
Total	$113,414 08

LIABILITIES.

Running stock and dividends	$74,814 01
Credits on mortgage loans	15,595 04
Reserve fund	3,700 00
Undivided profit fund	1,705 03
Borrowed money and accrued interest	17,600. 00
Total	$113,414 08

RECEIPTS.

Dues on running stock	$30,494 20
Credits on mortgage loans	8,454 10
Loans on mortgage security repaid	6,609 45
Borrowed money	13,925 00
Interest	5,403 68
Premium	11 04
Pass-books and initiation fees	17 25
Sale of bonds	4,500 00
Total	$69,414 72
Cash on hand at close of last fiscal year	437 01
Total	$69,851 73

DISBURSEMENTS.

Loans on mortgage security	$23,750 00
Withdrawals of running stock and dividends	29,251 03
Borrowed money	9,325 00
Interest on borrowed money	793 91
Salaries of officers and directors	918 50
Office help, rent and legal services	52 00
All other expenses	147 21
Bonds purchased	5,375 00
Total	$69,612 65
Cash on hand	239 08
Total	$69,851 73

PROFIT AND LOSS—EARNINGS.

Interest	$5,403 68
Premium	11 04
Pass-books and initiation fees	17 25
Total	$5,431 97

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,772 87
Dividends on mortgage loan credits	179 98
Reserve fund credit	279 01
Undivided profit credit	288 49
Interest on borrowed money	793 91
Salaries of officers and directors	918 50
Office help, rent and legal services	52 00
All other expenses	147 21
Total	$5,431 97

Number of shares of stock in force	1,031
Capital subscribed and in force	$515,300 00
Number of stockholders	309
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	225
Par value of each share	$500 00
Number of borrowers	37
Plan of Association	Permanent

CONGRESS BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, May 1, 1882.

Authorized capital, $1,000,000.00.

President, Henry A. Schmitt.
Address, 510 Glenn Bldg.
Treasurer, Jos. P. Moormann.
Address, 615 Main St.

Secretary, George B. Schrand.
Address, 945 Enright Ave.
Attorney, Gideon C. Wilson.
Address, Wiggins Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 29, 1918.

ASSETS.

Cash on hand	$827 42
Loans on mortgage security	94,200 00
Total	$95,027 42
Interest due and uncollected	$4 80

LIABILITIES.

Running stock and dividends	$60,417 52
Credits on mortgage loans	22,013 02
Reserve fund	4,348 84
Undivided profit fund	879 54
Borrowed money and accrued interest	7,200 00
Other liabilities in detail—Liberty bonds	168 50
Total	$95,027 42
Interest due and uncollected	$4 80

RECEIPTS.

Dues on running stock	$14,847 83
Credits on mortgage loans	6,196 10
Loans on mortgage security repaid	24,500 00
Borrowed money	19,350 00
Interest	5,787 24
Fines	11 25
Pass-books	5 75
Sale of bonds	5,843 50
Total	$76,541 67
Cash on hand at close of last fiscal year	327 68
Total	$76,869 35

DISBURSEMENTS.

Loans on mortgage security	$26,950 00
Withdrawals of running stock and dividends	21,757 38
Withdrawals of mortgage loan credits	8,317 42
Borrowed money	12,150 00
Interest on borrowed money	275 39
Salaries of officers and directors	653 50
Rent	80 00
All other expenses	183 24
Bonds purchased	5,675 00
Total	$76,041 93
Cash on hand May 29, 1918	827 42
Total	$76,869 35

PROFIT AND LOSS—EARNINGS.

Interest	$5,787 24
Fines	11 25
Pass-books	5 75
Total	$5,804 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,896 35
Dividends on mortgage loan credits	1,092 76
Reserve fund credit	233 00
Undivided profit credit	390 00
Interest on borrowed money	275 39
Salaries of officers and directors	653 50
Rent	80 00
All other expenses	183 24
Total	$5,804 24

Number of shares of stock in force	504
Capital subscribed and in force	$251,750 00
Number of stockholders	132
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¼

Number of shares loaned upon	190
Par value of each share	$500 00
Number of borrowers	33
Plan of Association	Permanent

CORRYVILLE BUILDING AND SAVING COMPANY
OF CINCINNATI.

Incorporated, October 29, 1892. Authorized capital, $2,000,000.00.

President, H. F. Finke.
Address, 1204 First National Bank Bldg.
Treasurer, Wm. Petri.
Address, S. E. Cor. Vine and Daniels Sts.

Secretary, Louis M. Schiel.
Address, 3472 Cornell Place.
Attorney, A. B. Roessler.
Address, 704 Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 8, 1917.

ASSETS.

Cash on hand	$4,838 47
Loans on mortgage security	151,950 00
Loans on all other security	2,000 00
Bonds	7,000 00
Total	$165,788 47
Interest due and uncollected	$42 06

LIABILITIES.

Running stock and dividends	$120,652 00
Credits on mortgage loans	36,741 27
Reserve fund	2,576 54
Undivided profit fund	1,968 66
Other liabilities in detail—balance due Liberty Bonds	1,600 00
Credits on Liberty Bonds sold	2,250 00
Total	$165,788 47
Interest due and uncollected	$42 06

RECEIPTS.

Dues on running stock	$37,991 00
Credits on mortgage loans	9,628 50
Loans on mortgage security repaid	34,050 00
Loans on stock, certificates or pass-book security	2,300 00
Borrowed money	2,500 00
Interest	7,621 27
Pass-books and initiation fees	17 75
Sale of bonds	2,250 00
Total	$96,358 52
Cash on hand at close of last fiscal year	13,308 45
Total	$109,666 97

DISBURSEMENTS.

Loans on mortgage security	$46,400 00
Loans on stock, certificates or pass-book security	2,000 00
Loans on all other security	2,000 00
Withdrawals of running stock and dividends	45,145 78
Borrowed money	2,500 00
Interest on borrowed money	8 14
Salaries of officers and directors	1,240 75
Office help, rent and legal services	5 65
All other expenses	128 18
Bonds purchased	5,400 00
Total	$104,828 50
Cash on hand	4,838 47
Total	$109,666 97

PROFIT AND LOSS—EARNINGS.

Interest	$7,621 27
Pass-books and initiation fees	17 75
Total	$7,639 02

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,499 13
Dividends on mortgage loan credits	218 03
Reserve fund credit	312 80
Undivided profit credit	226 34
Interest on borrowed money	8 14
Salaries of officers and directors	1,240 75
Office help, rent and legal services	5 65
All other expenses	128 18
Total	$7,639 02

Number of shares of stock in force	2,147
Capital subscribed and in force	$1,073,500 00
Number of stockholders	404
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	304
Par value of each share	$500 00
Number of borrowers	66
Plan of Association	Permanent

COTTAGE BUILDING AND LOAN COMPANY
OF CINCINNATI (MADISONVILLE).

Incorporated, May 1, 1883. **Authorized capital, $1,000,000.00.**

President, R. J. H. Archiable.
Address, Hyde Park.
Treasurer, Samuel Hill.
Address, Madisonville.

Secretary, D. Edw. Sauer.
Address, Madisonville.
Attorney, Stephen W. Jones.
Address, Madisonville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 1, 1917.

ASSETS.

Cash on hand	$25,065 29
Loans on mortgage security	471,904 00
Furniture and fixtures	950 00
Real estate	1,866 94
Real estate sold on contract	180 93
Real estate—office building	11,838 39
Due from borrowers for insurance and taxes	144 64
Bonds	7,000 00
Total	$518,950 19
Interest due and uncollected	$1,163 29

LIABILITIES.

Running stock and dividends	$367,964 31
Credits on mortgage loans	108,489 08
Paid-up stock and dividends	7,285 89
Deposits and accrued interest	6,488 93
Reserve fund	11,240 78
Undivided profit fund	2,481 20
Borrowed money and accrued interest	15,000 00
Total	$518,950 19
Interest due and uncollected	$1,163 29

RECEIPTS.

Dues on running stock	$99,626 58
Paid-up stock	1,400 00
Deposits	240 00
Loans on mortgage security repaid	92,160 33
Borrowed money	20,000 00
Real estate sold on contract	11 00
Interest	23,154 49
Fines	195 03
Pass-books and initiation fees	30
Rents from company's real estate	782 00
Total	$237,569 73
Cash on hand at close of last fiscal year	4,415 29
Total	$241,985 02

DISBURSEMENTS.

Loans on mortgage security	$91,344 27
Withdrawals of running stock and dividends	107,481 87
Withdrawals of paid-up stock	1,050 00
Borrowed money	5,000 00
Insurance and taxes paid for borrowers	24 64
Dividends on paid-up stock	296 98
Interest on deposits	240 00
Interest on borrowed money	103 23
Repairs on company's real estate	8 50
Taxes	249 74
Salaries of officers and directors	2,702 22
Office help, rent and legal services	451 00
All other expenses	967 28
Bonds purchased	7,000 00
Total	$216,919 73
Cash on hand	25,065 29
Total	$241,985 02

PROFIT AND LOSS—EARNINGS.

Interest	$23,154 49
Fines	195 03
Pass-books and initiation fees	30
Rents from company's real estate	782 00
Total	$24,131 82

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$17,180 35
Dividends on mortgage loan credits	530 16
Dividends on paid-up stock	335 89
Reserve fund credit	982 49
Undivided profit credit	372 13
Interest on deposits	248 83
Interest on borrowed money	103 23
Salaries of officers and directors	2,702 22
Office help, rent and legal services	451 00
All other expenses	967 28
Taxes	249 74
Repairs on company's real estate	8 50
Total	$24,131 82

Number of shares of stock in force	1,745
Capital subscribed and in force	$872,725 00
Number of stockholders	1,113
Number of depositors	1
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5¼
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	944
Par value of each share	$500 00
Number of borrowers	248
Plan of Association	Permanent

COURT HOUSE LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, November 2, 1883. **Authorized capital, $2,000,000.00.**

President, Chris. Meminger.
Address, 1638 Pulte St.
Treasurer, G. B. Schweitzer.
Address, Volksblatt Office.

Secretary, Harry C. Kruse.
Address, 1816 Fairmount Ave.
Attorney, Colon Schott.
Address, 809 Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 26, 1917.

ASSETS.

Cash on hand	$811 62
Loans on mortgage security	152,321 28
Bonds—Liberty	6,050 00
Total	$159,182 90
Interest due and uncollected	$131 84

LIABILITIES.

Running stock and dividends	$137,723 43
Credits on mortgage loans	4,953 74
Credits on Liberty Bonds	763 00
Reserve fund	3,782 39
Undivided profit fund	910 34
Borrowed money and accrued interest	11,050 00
Total	$159,182 90
Interest due and uncollected	$131 84

RECEIPTS.

Dues on running stock	$45,883 13
Loans on mortgage security repaid	44,103 52
Borrowed money	9,150 00
Interest	8,504 20
Premium	539 22
Fines	39 07
Pass-books and initiation fees	15 25
Other receipts	5,520 00
Total	$113,754 39
Cash on hand at close of last fiscal year	38 78
Total	$113,793 17

DISBURSEMENTS.

Loans on mortgage security	$57,350 00
Withdrawals of running stock and dividends	33,969 38
Borrowed money	9,700 00
Interest on borrowed money	455 59
Salaries of officers and directors	572 20
All other expenses	127 38
Bonds purchased	10,807 00
Total	$112,981 55
Cash on hand	811 62
Total	$113,793 17

PROFIT AND LOSS—EARNINGS.

Interest	$8,504 20
Premium	539 22
Fines	39 07
Pass-books and initiation fees	15 25
Total	$9,097 74

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,594 93
Dividends on mortgage loan credits	196 28
Reserve fund credit	782 39
Undivided profit credit	368 97
Interest on borrowed money	455 59
Salaries of officers and directors	572 20
All other expenses	127 38
Total	$9,097 74

Number of shares of stock in force	1,954
Capital subscribed and in force	$977,000 00
Number of stockholders	313
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	375
Par value of each share	$500 00
Number of borrowers	74
Rate per cent. premium charged	3 cts. per share per week
Plan of Association	Permanent

COURT STREET MARKET BUILDING AND SAVING COMPANY

OF CINCINNATI.

Incorporated, August 9, 1883. Authorized capital, $1,000,000.00.

President, Fred C. Ziegler.
Address, 1647 Otte Ave.
Treasurer, T. M. Wittkamp.
Address, 25 Erkenbrecher Ave.

Secretary, Charles Koester.
Address, 1216 Oak Ave., Price Hill.
Attorney, Clement Bates.
Address, Atlas Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 6, 1917.

ASSETS.

Cash on hand	$5,512 92
Loans on mortgage security	99,700 00
Due from borrowers for insurance and taxes	32 60
Total	$105,245 52
Interest due and uncollected	$28 38

LIABILITIES.

Running stock and dividends	$77,241 07
Credits on mortgage loans	22,875 01
Paid-up stock and dividends	3,592 17
Reserve fund	3,860 00
Undivided profit fund	677 27
Total	$105,245 52
Interest due and uncollected	$28 38

RECEIPTS.

Dues on running stock	$23,247 62
Credits on mortgage loans	8,126 96
Loans on mortgage security repaid	10,825 06
Borrowed money	4,600 00
Insurance and taxes refunded by borrowers	9 60
Interest	5,967 65
Fines	36 95
Transfer fees	40
Pass-books and initiation fees	6 50
Other receipts in detail—interest from bank	24 87
Atty. Bates, ½ premium from bond	6 25
Total	$52,851 86
Cash on hand at close of last fiscal year	2,309 78
Total	$55,161 64

DISBURSEMENTS.

Loans on mortgage security	$21,500 00
Withdrawals of running stock and dividends	21,982 91
Withdrawals of paid-up stock	500 00
Borrowed money	4,600 00
Insurance and taxes paid for borrowers	42 20
Dividends on paid-up stock	123 75
Interest on borrowed money	14 30
Salaries of officers and directors	691 50
Office help, rent and legal services	52 00
All other expenses	141 78
Dividend to borrower on paid-up loan	28
Total	$49,648 72
Cash on hand	5,512 92
Total	$55,161 64

PROFIT AND LOSS—EARNINGS.

Interest	$5,967 65
Interest from bank	24 87
Fines	36 95
Transfer fees	40
Pass-books and initiation fees	6 50
Atty. Bates, ½ premium to Bonding Co.	6 25
Total	$6,042 62

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,556 14
Dividends on mortgage loan credits	964 62
Dividends on paid-up stock	147 17
Reserve fund credit	260 00
Undivided profit credit	215 11
Interest on borrowed money	14 30
Salaries of officers and directors	691 50
Office help, rent and legal services	52 00
All other expenses	141 78
Total	$6,042 62

Number of shares of stock in force	1,117
Capital subscribed and in force	$558,400 00
Number of stockholders	177
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	200
Par value of each share	$500 00
Number of borrowers	41
Plan of Association	Permanent

CUMMINSVILLE LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, May 11, 1896. Authorized capital, $1,000,000.00.

President, Bernard Eckhoff.
Address, 4163 Lakeman St.
Treasurer, Herman J. Dorr.
Address, 4140 Kirby Ave.

Secretary, John P. Fey.
Address, 1758 Chase Ave.
Attorney, Henry G. Hauck.
Address, 1401 Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1 32
Loans on mortgage security	118,029 43
Due from borrowers for insurance and taxes	13 15
Bonds—Liberty	500 00
Total	$118,543 90

LIABILITIES.

Running stock and dividends	$69,045 85
Credits on mortgage loans	37,227 30
Paid-up stock and dividends	1,793 75
Reserve fund	3,212 25
Undivided profit fund	493 06
Borrowed money and accrued interest	6,771 69
Total	$118,543 90

RECEIPTS.

Dues on running stock	$26,987 50
Credits on mortgage loans	9,264 00
Loans on mortgage security repaid	14,087 00
Borrowed money	15,873 00
Insurance and taxes refunded by borrowers	12 26
Interest	5,161 32
Premium	19 54
Fines	19 90
Pass-books and initiation fees	61 50
Total	$71,486 02
Cash on hand at close of last fiscal year	77
Total	$71,486 79

DISBURSEMENTS.

Loans on mortgage security	$18,050 00
Withdrawals of running stock and dividends	30,145 71
Withdrawals of paid-up stock	2,500 00
Borrowed money	18,295 00
Insurance and taxes paid for borrowers	18 66
Dividends on paid-up stock	193 75
Interest on borrowed money	385 79
Salaries of officers and directors	1,001 00
Office help, rent and legal services	62 65
All other expenses	146 35
Liberty bonds purchased	500 00
Dividends on mortgage loans	186 56
Total	$71,485 47
Cash on hand	1 32
Total	$71,486 79

PROFIT AND LOSS—EARNINGS.

Interest	$5,161 32
Premium	19 54
Fines	19 90
Pass-books and initiation fees	61 50
Total	$5,262 26

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,011 11
Dividends on mortgage loan credits	167 16
Dividends on paid-up stock	131 25
Reserve fund credit	183 33
Undivided profit credit	173 62
Interest on borrowed money	385 79
Salaries of officers and directors	1,001 00
Office help, rent and legal services	62 65
All other expenses	146 35
Total	$5,262 26

Number of shares of stock in force	1,239
Capital subscribed and in force	$599,750 00
Number of stockholders	352
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	274
Par value of each share	$250 00 and $500 00
Number of borrowers	77
Plan of Association	Permanent

DAYTON STREET BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, May 18, 1893.
President, J. J. Becker.
Address, 1922 Linn St.
Treasurer, Wm. Hauenstein.
Address, S. E. Cor. Linn and Dayton Sts.

Authorized capital, $1,000,000.00.
Secretary, Moses Henle.
Address, 1111 2nd National Bank Bldg.
Attorney, John O. Eckert.
Address, 1812 1st National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 25, 1918.

ASSETS.

Cash on hand	$67 68
Loans on mortgage security	54,775 00
Loans on stock, certificates or pass book security	1,250 00
Furniture and fixtures	35 00
Bonds	750 00
Liberty bonds on contract	600 00
Total	$57,477 68
Interest due and uncollected	$15 18

LIABILITIES.

Running stock and dividends	$40 520 33
Credits on mortgage loans	9,131 51
Deposits and accrued interest	2,224 60
Reserve fund	831 86
Undivided profit fund	185 00
Borrowed money and accrued interest	3,250 00
Children's department and dividends	411 80
Sundry accounts, Liberty bonds	922 50
Total	$57,477 68
Interest due and uncollected	$15 18

RECEIPTS.

Dues on running stock	$17,009 06
Deposits	745 00
Credits on mortgage loans	3,019 30
Loans on mortgage security repaid	3,442 50
Borrowed money	16,100 00
Real estate sold	4,452 75
Interest	2,881 61
Premium	45 21
Fines	4 50
Sundry accounts	34 00
Pass-books and initiation fees	6 25
Sale of bonds	1,172 50
Children's department	452 40
Cash over	1 00
Total	$49,366 08
Cash on hand at close of last fiscal year	348 03
Total	$49,714 11

DISBURSEMENTS.

Loans on mortgage security	$13,950 00
Loans on stock, certificates or pass-book security	1,250 00
Withdrawals of running stock and dividends	13,887 07
Withdrawals of deposits	400 00
Borrowed money	16,800 00
Real estate (purchase price)	212 62
Interest on deposits	78 65
Interest on borrowed money	270 36
Cash short	1 00
Sundry accounts	34 00
Salaries of officers and directors	621 50
Office help, rent and legal services	26 00
All other expenses	61 23
Bonds purchased	1,600 00
Children's department and dividends	454 00
Total	$49,646 43
Cash on hand	67 68
Total	$49,714 11

PROFIT AND LOSS—EARNINGS.

Interest	$2,881 61
Premium	45 21
Fines	4 50
Pass-books and initiation fees	6 25
Real estate account	152 63
Total	$3,090 20

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,765 15
Dividends on mortgage loan credits	65 05
Reserve fund credit	107 16
Undivided profit credit	65 00
Interest on deposits	95 35
Interest on borrowed money	270 36
Salaries of officers and directors	621 50
Office help, rent and legal services	26 00
All other expenses	61 23
Dividends children's department	8 40
Furniture and fixtures	5 00
Total	$3,090 20

Number of shares of stock in force	682
Capital subscribed and in force	$341,000 00
Number of stockholders	148
Number of depositors	5
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent interest paid on deposits	5

Number of shares loaned upon	119
Par value of each share	$500 00
Number of borrowers	29
Rate per cent. premium charged	⅛ to ½
Plan of Association	Permanent

DELTA LOAN ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, July 2, 1883. Authorized capital, $2,000,000.00.

President, F. M. Wiley.
Address, 1207 Herschel Ave.
Treasurer, J. H. Messemer.
Address, 3512 Eastern Ave.

Secretary, A. McClow.
Address, 261 Delta Ave.
Attorney, A. T. Fulford.
Address, 601 Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 14, 1917.

ASSETS.

Cash on hand	$3,188 66
Loans on mortgage security	390,633 24
Real estate—office building	1,500 00
Due from borrowers for insurance and taxes	383 10
Total	$395,705 00
Interest due and uncollected	$1,431 58

LIABILITIES.

Running stock and dividends	$368,191 64
Paid-up stock and dividends	2,260 50
Reserve fund	14,400 00
Undivided profit fund	2,352 86
Borrowed money and accrued interest	8,500 00
Total	$395,705 00
Interest due and uncollected	$1,431 58

RECEIPTS.

Dues on running stock	$104,021 46
Loans on mortgage security repaid	68,440 25
Borrowed money	19,500 00
Insurance and taxes refunded by borrowers	137 72
Interest	23,301 18
Pass-books and initiation fees	23 70
Other receipts in detail—overs	8 99
Total	$215,433 30
Cash on hand at close of last fiscal year	8,254 21
Total	$223,687 51

DISBURSEMENTS.

Loans on mortgage security	$104,025 00
Withdrawals of running stock and dividends	102,056 40
Withdrawals of paid-up stock	1,000 00
Borrowed money	11,000 00
Insurance and taxes paid for borrowers	164 57
Dividends on paid-up stock	148 50
Interest on borrowed money	156 20
Repairs on company's real estate	13 35
Taxes	9 62
Salaries of officers and directors	1,464 00
Office help, rent and legal services	84 00
All other expenses	377 21
Total	$220,498 85
Cash on hand	3,188 66
Total	$223,687 51

PROFIT AND LOSS—EARNINGS.

Interest	$23,301 18
Pass-books and initiation fees	23 70
Over	8 99
Total	$23,333 87

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$18,565 72
Dividends on mortgage loan credits	600 23
Dividends on paid-up stock	121 00
Reserve fund credit	1,116 08
Undivided profit credit	826 46
Interest on borrowed money	156 20
Salaries of officers and directors	1,464 00
Office help, rent and legal services	84 00
All other expenses	377 21
Taxes	9 62
Repairs on company's real estate	13 35
Total	$23,333 87

Number of shares of stock in force	3,544
Capital subscribed and in force	$1,772,000 00
Number of stockholders	1,191
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	1,023
Par value of each share	$500 00
Number of borrowers	335
Plan of Association	Permanent

DEUTSCHER LANDWEHR BUILDING AND SAVINGS COMPANY

OF CINCINNATI.

Incorporated, August, 1883.

Authorized capital, $1,000,000.00.

President, Henry Autenrieb.
Address, Earnshaw Ave.
Treasurer, G. C. Joehnk.
Address, 1133 Vine St.

Secretary, Fred Otten.
Address, 3016 Scioto Street.
Attorney, Colon Schott.
Address, Provident Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 3, 1917.

ASSETS.

Cash on hand	$290 68
Loans on mortgage security	95,604 65
Real estate	473 44
Total	$96,368 77

RECEIPTS

Dues on running stock	$20,427 00
Credits on mortgage loans	22,255 95
Borrowed money	11,200 00
Interest	5,981 15
Fines	1 20
Pass-books and initiation fees	35 80
Total	$59,901 10
Cash on hand at close of last fiscal year	5,523 63
Total	$65,424 73

PROFIT AND LOSS—EARNINGS.

Interest	$5,981 15
Fines	1 20
Pass-books and initiation fees	35 80
Total	$6,018 15

Number of shares of stock in force	1,124
Capital subscribed and in force	$562,000 00
Number of stockholders	194
Rate per cent. interest charged	5 and 6
Rate per cent. dividend declared to running and paid-up stock	5½

LIABILITIES.

Running stock and dividends	$84,917 85
Reserve fund	5,200 00
Undivided profit fund	1,050 92
Borrowed money and accrued interest	5,200 00
Total	$96,368 77

DISBURSEMENTS.

Loans on mortgage security	$32,350 00
Withdrawals of running stock and dividends	24,684 15
Borrowed money	7,000 00
Interest on borrowed money	93 11
Taxes	20 54
Salaries of officers and directors	843 25
Office help, rent and legal services	26 00
All other expenses	117 00
Total	$65,134 05
Cash on hand	290 68
Total	$65,424 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,419 45
Dividends on mortgage loan credits	167 45
Undivided profit credit	331 35
Interest on borrowed money	93 11
Salaries of officers and directors	843 25
Office help, rent and legal services	26 00
All other expenses	117 00
Taxes	20 54
Total	$6,018 15

Number of shares loaned upon	280
Par value of each share	$500 00
Number of borrowers	58
Plan of Association	Permanent

DREMAN AVENUE LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, March 5, 1895. Authorized capital, $1,000,000.00.

President, J. Edward Spaeth.
Address, 4261 Williamson Place.
Treasurer, Aug. C. Linne.
Address, 3644 Dawson Ave.

Secretary, A. B. Luckey.
Address, 3637 Roll Ave.
Attorney, R. A. LeBlond.
Address, Gwynne Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 29, 1918.

ASSETS.

Cash on hand	$1,542 04
Loans on mortgage security	72,950 00
Total	$74,492 04
Interest due and uncollected	$27 00

LIABILITIES.

Running stock and dividends	$55,522 59
Credits on mortgage loans	15,938 62
Reserve fund	1,516 04
Undivided profit fund	514 79
Borrowed money and accrued interest	1,000 00
Total	$74,492 04
Interest due and uncollected	$27 00

RECEIPTS.

Dues on running stock	$27,632 50
Credits on mortgage loans	9,748 52
Borrowed money	3,000 00
Interest	3,488 61
Fines	14 30
Pass-books and initiation fees	41 00
Total	$43,924 93
Cash on hand at close of last fiscal year	9,301 86
Total	$53,226 79

DISBURSEMENTS.

Loans on mortgage security	$14,550 00
Withdrawals of paid-up stock	34,453 22
Borrowed money	2,000 00
Interest on borrowed money	27 53
Salaries of officers and directors	572 00
All other expenses	82 00
Total	$51,684 75
Cash on hand	1,542 04
Total	$53,226 79

PROFIT AND LOSS—EARNINGS.

Interest	$3,488 61
Fines	14 30
Pass-books and initiation fees	41 00
Total	$3,543 91

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,461 50
Reserve fund credit	147 00
Undivided profit credit	235 88
Interest on borrowed money	27 53
Salaries of officers and directors	572 00
All other expenses	82 00
Furniture and fixtures	18 00
Total	$3,543 91

Number of shares of stock in force	1,126
Capital subscribed and in force	$562,950 00
Number of stockholders	256
Rate per cent. interest charged	6 and 6¼
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	146
Par value of each share	$500 00
Number of borrowers	41
Plan of Association	Permanent

EAGLE SAVINGS AND LOAN ASSOCIATION
OF CINCINNATI.

Incorporated, March 9, 1882. Authorized capital, $5,000,000.00.

President, Martin Doering.
Address, 1715 Lincoln Ave.
Treasurer, Thos. J. J. Scheel.
Address, 17 East Court St.

Secretary, Fred. Tuke.
Address, N. E. Cor. Court and Walnut.
Attorney, Clement Bates.
Address, Atlas Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS

Cash on hand	$25,369 54
Loans on mortgage security	1,320,852 00
Real estate	2,045 30
Real estate sold on contract	1,300 00
Real estate—office building	21,200 00
Due from borrowers for insurance and taxes	664 64
Bonds	4,800 00
Total	$1,376,231 48
Interest due and uncollected	$2,561 39

LIABILITIES

Running stock and dividends	$993,438 10
Credits on mortgage loans	220,568 17
Credits on real estate sold on contract	91 78
Deposits and accrued interest	44,890 80
Reserve fund	50,000 00
Undivided profit fund	16,242 63
Borrowed money and accrued interest	45,000 00
Assumed mortgage on office building	6,000 00
Total	$1,376,231 48
Interest due and uncollected	$2,561 39

RECEIPTS

Dues on running stock	$255,136 51
Deposits	27,147 35
Credits on mortgage loans	357,186 98
Borrowed money	145,000 00
Tax penalty refunded	20 25
Real estate sold on contract	91 78
Insurance and taxes refunded by borrowers	1,621 88
Interest	76,514 68
Fines	253 13
Sundry	1,000 00
Pass-books and initiation fees	38 40
Rents from company's real estate	581 58
Sale of bonds	6,700 00
Revenue tax refunded	141 24
Cash over	29 81
Total	$871,463 59
Cash on hand at close of last fiscal year	8,408 92
Total	$879,872 51

DISBURSEMENTS

Loans on mortgage security	$324,820 11
Refunded on overpaid loans	16 70
Withdrawals of running stock and dividends	316,027 90
Withdrawals of deposits	33,064 95
Borrowed money	137,000 00
Insurance and taxes paid for borrowers	1,878 73
Real estate (purchase price, part)	6,229 41
Real estate mortgage assumed on same	9,000 00
Interest on borrowed money	3,576 98
Repairs on company's real estate	509 46
Taxes	4 66
Salaries of officers and directors	6,637 00
Office help, rent and legal services	2,125 12
All other expenses	964 64
Furniture and fixtures	113 45
Sundry	1,000 00
Bonds purchased	11,500 00
Cash short	33 86
Total	$854,502 97
Cash on hand	25,369 54
Total	$879,872 51

PROFIT AND LOSS—EARNINGS

Interest	$76,589 67
Fines	260 63
Pass-books and initiation fees	38 40
Rent from company's real estate	581 58
Internal revenue tax refunded	141 24
Miscellaneous	5 12
Total	$77,616 64

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$46,122 95
Dividends on mortgage loan credits	7,397 10
Reserve fund credit	6,500 00
Undivided profit credit	1,712 82
Interest on deposits	1,684 40
Interest on borrowed money	3,576 98
Salaries of officers and directors	6,637 00
Office help, rent and legal services	2,084 02
All other expenses	964 64
Taxes	4 66
Repairs on company's real estate	518 62
Furniture and fixtures	413 45
Total	$77,616 64

Number of shares of stock in force	6,703
Capital subscribed and in force	$3,351,500 00
Number of stockholders	1,736
Number of depositors	57
Rate per cent interest charged	6.03—6.24
Rate per cent dividend declared to running and paid-up stock	5
Rate per cent interest paid on deposits	4

Number of shares loaned upon	2,625
Par value of each share	$500 00
Number of borrowers	475
Plan of Association	Permanent

EAST END LOAN ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, July 16, 1888.

Authorized capital, $1,000,000.00.

President, George W. Handman.
Address, 414 Tusculum Ave.
Treasurer, William Peters.
Address, 2122 Eastern Ave.

Secretary, Wm. Creppel.
Address, First National Bank Bldg.
Attorney, M. W. Conway.
Address, S. W. Cor. Third and Walnut Streets.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,206 91
Loans on mortgage security	304,575 00
Real estate	2,714 42
Due from borrowers for insurance and taxes	307 42
Bonds	1,950 00
Total	$314,753 75
Interest due and uncollected	$227 23

LIABILITIES.

Running stock and dividends	$140,178 76
Credits on mortgage loans	74,830 78
Paid-up stock and dividends	60,043 12
Reserve fund	11,093 50
Undivided profit fund	607 59
Borrowed money and accrued interest	28,000 00
Total	$314,753 75
Interest due and uncollected	$227 23

RECEIPTS.

Dues on running stock	$35,104 70
Paid-up stock	15,625 00
Credits on mortgage loans	56,252 65
Loans on mortgage security repaid	53,225 00
Loans partly repaid	4,500 00
Borrowed money	28,000 00
Real estate sold on contract	1,254 48
Insurance and taxes refunded by borrowers	299 74
Interest	14,949 87
Premium	39 43
Fines	266 20
Transfer fees	2 00
Pass-books and initiation fees	39 50
Rents from company's real estate	177 00
Sale of bonds—Liberty	2,050 00
Other receipts in detail; money held in trust	557 35
Interest from bank	40 90
Total	$212,383 82
Cash on hand at close of last fiscal year	13,255 92
Total	$225,639 74

DISBURSEMENTS.

Loans on mortgage security	$112,475 00
Loans on mortgage security repaid	53,225 00
Withdrawals of running stock and dividends	33,467 19
Withdrawals of paid-up stock	10,500 00
Dues refunded	14 67
Insurance and taxes paid for borrowers	606 97
Dividends on paid-up stock	2,804 92
Interest refunded	8 00
Interest on borrowed money	769 80
Repairs on company's real estate	8 35
Taxes	36 30
Salaries of officers and directors	1,417 00
Office help, rent and legal services	144 00
All other expenses	398 28
Bonds purchased	4,000 00
Money held in trust	557 35
Total	$220,432 83
Cash on hand	5,206 91
Total	$225,639 74

PROFIT AND LOSS—EARNINGS.

Interest	$14,949 87
Premium	39 43
Fines	266 20
Transfer fees	2 00
Pass-books and initiation fees	39 50
Rents from company's real estate	177 00
Interest from bank	40 90
Total	$15,514 90

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,069 96
Dividends on mortgage loan credits	1,312 62
Dividends on paid-up stock	3,107 87
Reserve fund credit	636 66
Undivided profit credit	606 06
Interest on borrowed money	769 80
Salaries of officers and directors	1,417 00
Office help, rent and legal services	144 00
All other expenses	398 28
Taxes	36 30
Repairs on company's real estate	8 35
Overpaid interest repaid	8 00
Total	$15,514 90

Number of shares of stock in force	2,620
Capital subscribed and in force	$654,875 00
Number of stockholders	624
Rate per cent. interest charged	5 1/10 and 6.24
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	1,218
Par value of each share	$250 00
Number of borrowers	183
Plan of Association	Permanent

EAST SIDE BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, October 4, 1906. Authorized capital, $500,000.00.

President, Wm. Marschheuser.
Address, 4148 Lakeman St.
Treasurer, Anton Buehler.
Address, 4135 Mad Anthony St.

Secretary, P. F. Reagan.
Address, 1404 First National Bank Bldg.
Attorney, Harry R. Weber.
Address, 602 Gerke Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 2, 1917.

ASSETS.

Cash on hand	$62 95
Loans on mortgage security	73,742 09
Loans on stock, certificates or pass-book security	50 00
Furniture and fixtures	105 93
Due from borrowers for insurance and taxes	1 89
Total	$73,962 86

LIABILITIES.

Running stock and dividends	$65,396 00
Credits on mortgage loans	85 18
Paid-up stock and dividends	4,612 50
Reserve fund	840 83
Undivided profit fund	675 98
Borrowed money and accrued interest	2,350 00
Unclaimed dividends	2 37
Total	$73,962 86

RECEIPTS.

Dues on running stock	$37,978 75
Paid-up stock	1,700 00
Loans on mortgage security repaid	16,019 88
Loans on stock, certificates or pass-book security	100 00
Borrowed money	16,950 00
Interest	3,564 86
Premium	859 97
Fines	43 00
Pass-books and initiation fees	54 75
Total	$77,271 21
Cash on hand at close of last fiscal year	10 85
Total	$77,282 06

DISBURSEMENTS.

Loans on mortgage security	$25,300 00
Loans on stock, certificates or pass-book security	150 00
Withdrawals of running stock and dividends	33,310 04
Withdrawals of paid-up stock	200 00
Borrowed money	17,025 00
Dividends on paid-up stock	178 10
Interest on borrowed money	151 96
Salaries of officers and directors	785 28
Office help, rent and legal services	20 25
All other expenses	98 48
Total	$77,219 11
Cash on hand	62 95
Total	$77,282 06

PROFIT AND LOSS—Earnings.

Interest	$3,564 86
Premium	859 97
Fines	43 00
Pass-books and initiation fees	54 75
Total	$4,522 58

PROFIT AND LOSS—Distribution.

Dividends on running stock	$2,675 64
Dividends on mortgage loan credits	114 65
Dividends on paid-up stock	217 50
Reserve fund credit	173 92
Undivided profit credit	273 45
Interest on borrowed money	151 96
Salaries of officers and directors	785 28
Office help, rent and legal services	20 25
All other expenses	98 48
Furniture and fixtures	11 45
Total	$4,522 58

Number of shares of stock in force	1,682
Capital subscribed and in force	$420,500 00
Number of stockholders	354
Number of depositors	305
Rate per cent. interest charged	5
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	Not fixed

Number of shares loaned upon	354
Par value of each share	$250 00
Number of borrowers	49
Rate per cent. premium charged	1.04
Plan of Association	Permanent

EAST WALNUT HILLS BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, August, 1883. Authorized capital, $2,000,000.00.

President, C. L. Wesbey.
Address, Mount Washington.
Treasurer, Adolph H. Niemann.
Address, Norwood.

Secretary, Alex. J. Baker.
Address, 3042 Cleinview Ave.
Attorney, John Schwaab.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 26, 1918.

ASSETS.

Cash on hand	$1,122 88
Loans on mortgage security	182,986 50
Real estate	3,169 70
Bonds	1,900 00
Total	$189,179 08
Interest due and uncollected	$326 23

LIABILITIES.

Running stock and dividends	$135,212 16
Paid-up stock and dividends	13,837 50
Deposits and accrued interest	28,771 00
Reserve fund	8,698 55
Undivided profit fund	1,159 87
Borrowed money and accrued interest	1,500 00
Total	$189,179 08
Interest due and uncollected	$326 23

RECEIPTS.

Dues on running stock	$41,430 00
Deposits	125 00
Loans on mortgage security repaid	44,090 50
Borrowed money	28,725 00
Interest	11,732 28
Premium	473 81
Fines	17 50
Pass-books and initiation fees	17 00
Sale of bonds	5,600 00
Total	$132,211 09
Cash on hand at close of last fiscal year	8,331 10
Total	$140,542 19

DISBURSEMENTS.

Loans on mortgage security	$51,050 00
Withdrawals of running stock and dividends	48,715 63
Withdrawals of paid-up stock	2,000 00
Withdrawals of deposits	3,665 00
Borrowed money	27,225 00
Dividends on paid-up stock	851 50
Interest on deposits	1,510 94
Interest on borrowed money	154 30
Taxes	89 79
Salaries of officers and directors	1,340 75
Office help, rent and legal services	104 00
All other expenses	212 40
Bonds purchased	2,500 00
Total	$139,419 31
Cash on hand	1,122 88
Total	$140,542 19

PROFIT AND LOSS—EARNINGS.

Interest	$11,732 28
Premium	473 81
Fines	17 50
Pass-books and initiation fees	17 00
Total	$12,240 59

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,412 89
Dividends on paid-up stock	725 00
Reserve fund credit	709 85
Undivided profit credit	703 13
Interest on deposits	1,510 94
Interest on borrowed money	154 30
Salaries of officers and directors	1,340 75
Office help, rent and legal services	104 00
All other expenses	212 40
Taxes	89 79
Furniture and fixtures	277 54
Total	$12,240 59

Number of shares of stock in force	2,227
Capital subscribed and in force	$1,113,500 00
Number of stockholders	444
Number of depositors	58
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	485
Par value of each share	$500 00
Number of borrowers	92
Rate per cent. premium charged	1/5
Plan of Association	Permanent

ELBERON BUILDING AND LOAN ASSOCIATION
OF CINCINNATI.

Incorporated, April 29, 1893.

Authorized capital, $500,000.00.

President, Benjamin Kolks.
Address, Mt. Hope and Price Ave.
Treasurer, Bernard Ruberg.
Address, Gest and State Aves.

Secretary, John L. Brown.
Address, 7 Lee Court, Avondale.
Attorney, A. L. Tishbein.
Address, 902 2nd National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 27, 1918.

ASSETS.

Cash on hand	$1,236 73
Loans on mortgage security	27,000 00
Due from borrowers for insurance and taxes	86 98
U. S. Liberty loan bonds	585 00
Total	$28,908 71

RECEIPTS.

Dues on running stock	$11,267 30
Loans on mortgage security repaid	2,829 56
Borrowed money	1,500 00
Interest	1,635 34
Special interest	22 19
Fines	22 80
Pass-books and initiation fees	13 25
U. S. Liberty loan bonds	106 50
Total	$17,396 94
Cash on hand at close of last fiscal year	2,674 52
Total	$20,071 46

PROFIT AND LOSS—EARNINGS.

Interest	$1,635 34
Special interest	22 19
Fines	22 80
Pass-books and initiation fees	13 25
Transferred from undivided profit fund	97 00
Total	$1,790 58

Number of shares of stock in force	418
Capital subscribed and in force	$104,500 00
Number of stockholders	96
Number of depositors	80
Rate per cent. interest charged	6 1/10
Rate per cent. dividend declared to running and paid-up stock	4

LIABILITIES.

Running stock and dividends	$17,713 02
Credits on mortgage loans	8,720 06
Reserve fund	1,613 13
Undivided profit fund	6 00
Borrowed money and accrued interest	750 00
U. S. Liberty bonds	106 50
Total	$28,908 71

DISBURSEMENTS.

Loans on mortgage security	$8,000 00
Withdrawals of running stock and dividends	8,817 97
Borrowed money	750 00
Insurance and taxes paid for borrowers	86 98
Interest on borrowed money	24 70
Salaries of officers and directors	386 75
Office help, rent and legal services	52 00
All other expenses	131 33
Bonds purchased—U. S. Liberty loan bonds	585 00
Total	$18,834 73
Cash on hand	1,236 73
Total	$20,071 46

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$739 71
Dividends on mortgage loan credits	345 91
Reserve fund credit	60 18
Undivided profit credit	50 00
Interest on borrowed money	24 70
Salaries of officers and directors	386 75
Office help, rent and legal services	52 00
All other expenses	131 33
Total	$1,790 58

Number of shares loaned upon	106
Par value of each share	$250 00
Number of borrowers	16
Plan of Association	Permanent

ELMORE LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, November 14, 1905. Authorized capital, $1,000,000.00.

President, Fred Tansing.
Address, 1720 Elmore St.
Treasurer, Dave Turner.
Address, 3632 Dawson Ave.

Secretary, J. V. Nicholas.
Address, 4170 Apple St.
Attorney, E. J. Franks.
Address, Atlas Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 12, 1917.

ASSETS.

Cash on hand	$364 63
Loans on mortgage security	132,489 50
Total	$102,854 13
Interest due and uncollected	$40 60

LIABILITIES.

Running stock and dividends	$120,817 30
Deposits and accrued interest	1,730 20
Reserve fund	1,830 50
Undivided profit fund	1,476 13
Borrowed money and accrued interest	7,000 00
Total	$132,854 13
Interest due and uncollected	$40 60

RECEIPTS.

Dues on running stock	$46,423 33
Credits on mortgage loans	13,292 75
Borrowed money	15,400 00
Interest	7,839 25
Premium	579 08
Fines	15 66
Transfer fees	10 50
Pass-books and initiation fees	28 75
Total	$83,589 32
Cash on hand at close of last fiscal year	36 60
Total	$83,625 92

DISBURSEMENTS.

Loans on mortgage security	$32,750 00
Withdrawals of running stock and dividends	36,632 47
Borrowed money	12,600 00
Interest on deposits	21 84
Interest on borrowed money	500 15
Salaries of officers and directors	601 50
Office help, rent and legal services	20 00
All other expenses	135 33
Total	$83,261 29
Cash on hand	364 63
Total	$83,625 92

PROFIT AND LOSS—Earnings.

Interest	$7,839 25
Premium	579 08
Fines	15 66
Transfer fees	10 50
Pass-books and initiation fees	28 75
Total	$8,473 24

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,993 89
Dividends on mortgage loan credits	238 52
Reserve fund credit	361 26
Undivided profit credit	535 35
Interest on deposits	62 24
Interest on borrowed money	500 15
Salaries of officers and directors	601 50
Office help, rent and legal services	20 00
All other expenses	135 33
Furniture and fixtures	25 00
Total	$8,473 24

Number of shares of stock in force	4,072
Capital subscribed and in force	$1,018,000
Number of stockholders	549
Number of depositors	7
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	691
Par value of each share	$250 00
Number of borrowers	97
Rate per cent. premium charged	1/8
Plan of Association	Permanent

ELM STREET INDUSTRY LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, April 22, 1889.

Authorized capital, $500,000.00.

President, John Hollfelder.
Address, 2323 Stratford Ave.
Treasurer, Chas. Hummel.
Address, S. W. Cor. Liberty and Plum Sts.

Secretary, Moses Henle.
Address, 1111 Second National Bank Bldg.
Attorney, John O. Eckert.
Address, 1812 First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 29, 1918.

ASSETS

Cash on hand	$320 34
Loans on mortgage security	40,900 00
Furniture and fixtures	50 00
Real estate	910 90
Due from borrowers for insurance and taxes	5 98
Liberty loan account	145 00
Total	$42,332 22
Interest due and uncollected	$6 06

LIABILITIES

Running stock and dividends	$29,438 66
Credits on mortgage loans	9,122 33
Deposits and accrued interest	578 15
Reserve fund	549 00
Borrowed money and accrued interest	1,400 00
Liberty loans sundry accounts	130 50
Children's department and dividends	1,113 58
Total	$42,332 22
Interest due and uncollected	$6 06

RECEIPTS

Dues on running stock	$13,743 50
Deposits	9 10
Credits on mortgage loans	3,480 51
Loans on mortgage security repaid	9,283 86
Borrowed money	12,000 00
Insurance and taxes refunded by borrowers	1 22
Interest	2,202 72
Premium	44 59
Cash over	85
Pass-books and initiation fees	1 75
Liberty loan sundry account	130 50
Children's department	1,191 17
Total	$42,089 77
Cash on hand at close of last fiscal year	110 89
Total	$42,200 66

DISBURSEMENTS

Loans on mortgage security	$13,750 00
Withdrawals of running stock and dividends	13,705 60
Withdrawals of deposits	50 00
Borrowed money	11,950 00
Insurance and taxes paid for borrowers	7 20
Interest on deposits	35 80
Interest on borrowed money	174 53
Cash short	55
Salaries of officers and directors	529 65
Office help, rent and legal services	26 00
All other expenses	81 41
Liberty loan account	145 00
Children's department and dividends	1,424 58
Total	$41,880 32
Cash on hand	320 34
Total	$42,200 66

PROFIT AND LOSS—Earnings

Interest	$2,199 98
Premium	44 59
Pass-books and initiation fees	1 75
Transferred from undivided profit fund	40 00
Cash over	55
Total	$2,286 87

PROFIT AND LOSS—Distribution

Dividends on running stock	$1,242 90
Dividends on mortgage loan credits	44 65
Reserve fund credit	84 33
Undivided profit credit	22 75
Interest on deposits	30 50
Interest on borrowed money	174 53
Salaries of officers and directors	529 65
Office help, rent and legal services	26 00
All other expenses	81 41
Cash short	25
Furniture and fixtures	5 00
Dividends children's department	44 90
Total	$2,286 87

Number of shares of stock in force	629
Capital subscribed and in force	$157,250 00
Number of stockholders	149
Number of depositors	3
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	5
Rate per cent interest paid on deposits	4½

Number of shares loaned upon	167
Par value of each share	$250 00
Number of borrowers	22
Rate per cent premium charged	1/5
Plan of Association	Permanent

ENTERPRISE BUILDING ASSOCIATION COMPANY
OF CINCINNATI.

Incorporated, May 23, 1885.

Authorized capital, $3,000,000.00.

President, Chas. G. Waters.
Address, 3485 Linwood Ave.
Treasurer, H. K. Warner.
Address, 3313 Observatory Ave.

Secretary, Edward G. Schultz.
Address, 3632 Linwood Ave.
Attorney, R. A LeBlond.
Address, 617 Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 25, 1918.

ASSETS.

Cash on hand	$2,924 66
Loans on mortgage security	618,450 00
Loans on all other security—paid-up stock	2,000 00
Furniture and fixtures	200 00
Due from borrowers for insurance and taxes	184 30
Bonds	1,412 15
War savings stamps	250 20
Total	$625,421 31
Interest due and uncollected	$508 89

LIABILITIES.

Running stock and dividends	$155,649 28
Credits on mortgage loans	139,606 88
Credits on other loans	421 00
Paid-up stock and dividends	244,625 00
Deposits and accrued interest	50,601 12
Reserve fund	14,562 96
Undivided profit fund	2,555 07
Borrowed money and accrued interest	17,400 00
Total	$625,421 31
Interest due and uncollected	$508 89

RECEIPTS.

Dues on running stock	$58,153 14
Deposits	25,872 80
Credits on mortgage loans	43,574 13
Loans on mortgage security repaid	82,500 00
Borrowed money	30,750 00
Insurance and taxes refunded by borrowers	156 12
Interest	38,529 41
Fines	232 93
Transfer fees	17 00
Pass-books and initiation fees	18 45
Rents	38 00
Sale of bonds	6,607 35
On collateral loans	226 00
Total	$286,675 33
Cash on hand at close of last fiscal year	412 54
Total	$287,087 87

DISBURSEMENTS.

Loans on mortgage security	$36,450 00
Withdrawals mortgage loan credits	26,539 83
Withdrawals of running stock and dividends	75 626 22
Withdrawals of deposits	52,294 90
Borrowed money	64,400 00
Insurance and taxes paid for borrowers	86 16
Dividends on paid-up stock	14,250 00
Interest on deposits	9 30
Interest on borrowed money	2,746 36
Salaries of officers and directors	1,721 50
Office help, rent and legal services	205 00
All other expenses	564 24
Bonds purchased	8,019 50
War saving stamps	250 20
Total	$284,163 21
Cash on hand	2,924 66
Total	$287,087 87

PROFIT AND LOSS—EARNINGS.

Interest	$38,529 41
Fines	232 93
Transfer fees	17 00
Pass-books and initiation fees	18 45
Rent	38 00
Transferred from undivided profit fund	500 00
Total	$39,335 79

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,433 39
Dividends on mortgage loan credits	7,166 91
Dividends on paid-up stock	14,250 00
Reserve fund credit	1,556 10
Undivided profit credit	214 45
Interest on deposits	2,420 39
Interest on borrowed money	2,746 36
Salaries of officers and directors	1,721 50
Office help, rent and legal services	205 00
All other expenses	564 24
Furniture and fixtures	40 00
Dividends on collateral loan	17 45
Total	$39,335 79

Number of shares of stock in force	3,127
Capital subscribed and in force	$1,563,950 00
Number of stockholders	598
Number of depositors	384
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	1,241
Par value of each share	$500 00
Number of borrowers	210
Plan of Association	Permanent

ERNST STATION LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, May 4, 1887. **Authorized capital, $2,000,000.00.**

President, Martin Dreifus.
Address, 2005 Wayland Ave., Norwood.
Treasurer, Alois Fix.
Address, 1399 Harrison Ave.

Secretary, Harry W. Pellens.
Address, 8460 Curzon Ave., Hartwell.
Attorney, Sanford Brown.
Address, 706 Mercantile Library Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 27, 1917.

ASSETS.

Cash on hand	$8,237 76
Loans on mortgage security	152,386 15
Real estate	2,028 36
Due from borrowers for insurance and taxes	5 40
Bonds	100 00
Total	$162,757 67
Interest due and uncollected	$226 37

LIABILITIES.

Running stock and dividends	$112,711 16
Paid-up stock and dividends	38,898 75
Accrued interest	165 00
Reserve fund	7,100 00
Undivided profit fund	3,882 76
Total	$162,757 67
Interest due and uncollected	$226 37

RECEIPTS.

Dues on running stock	$41,753 99
Paid-up stock	4,900 00
Credits on mortgage loans	61,098 52
Borrowed money	13,900 00
Insurance and taxes refunded by borrowers	16 45
Interest	9,874 88
Fines	77 10
Pass-books and initiation fees	21 75
Sale of bonds	5,000 00
Other receipts in detail— Over and short account	12 48
Total	$136,655 17
Cash on hand at close of last fiscal year	2,137 60
Total	$138,792 77

DISBURSEMENTS.

Loans on mortgage security	$53,501 00
Withdrawals of running stock and dividends	38,443 90
Withdrawals of paid-up stock	4,600 00
Borrowed money	24,900 00
Insurance and taxes paid for borrowers	21 85
Real estate (purchase price)	148 90
Dividends on paid-up stock	1,893 81
Interest on borrowed money	237 17
Books and stationery	21 00
Salaries of officers and directors	1,460 00
Office help, rent and legal services	82 00
All other expenses	127 38
Bonds purchased	5,100 00
Over and short account	18 00
Total	$130,555 01
Cash on hand	8,237 76
Total	$132,792 77

PROFIT AND LOSS—Earnings.

Interest	$9,874 88
Fines	77 10
Pass-books and initiation fees	21 75
Transferred from undivided profit fund	3 95
Total	$9,977 68

PROFIT AND LOSS—Distribution.

Dividends on running stock	$4,929 24
Dividends on mortgage loan credits	236 53
Dividends on paid-up stock	1,918 86
Reserve fund credit	600 00
Undivided profit credit	359 98
Interest on borrowed money	237 17
Salaries of officers and directors	1,460 00
Office help, rent and legal services	82 00
All other expenses	127 38
Over and short account	5 52
Books and stationery	21 00
Total	$9,977 68

Number of shares of stock in force	1,859
Capital subscribed and in force	$929,350 00
Number of stockholders	456
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	344
Par value of each share	$500 00
Number of borrowers	99
Plan of Association	Permanent

EVANSTON BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, January 20, 1906. **Authorized capital, $2,000,000.00.**

President, Michael J. Heintz.
Address, 909 Provident Bank Bldg.
Treasurer, Isaac White.
Address, 2806 Woodburn Ave.

Secretary, George R. Oesper.
Address, 3211 Hackberry St.
Attorney, Wm. F. North.
Address, 510 Johnston Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 15, 1918.

ASSETS.

Cash on hand	$4,078 95
Loans on mortgage security	130,491 48
Furniture and fixtures	255 85
Bonds	4,000 00
Total	$138,826 28
Interest due and uncollected	$280 94

LIABILITIES.

Running stock and dividends	$127,919 20
Deposits and accrued interest	4,850 00
Reserve fund	1,971 69
Undivided profit fund	4,085 39
Total	$138,826 28
Interest due and uncollected	$280 94

RECEIPTS.

Dues on running stock	$55,560 35
Deposits	4,710 00
Credits on mortgage loans	37,415 48
Loans on stock, certificates or pass-book security	150 00
Borrowed money	8,600 00
Interest	8,539 88
Fines	155 85
Pass-books and initiation fees	26 00
Total	$115,157 56
Cash on hand at close of last fiscal year	11,960 19
Total	$127,117 75

DISBURSEMENTS.

Loans on mortgage security	$45,600 00
Loans on stock, certificates or pass-book security	150 00
Withdrawals of running stock and dividends	57,189 81
Withdrawals of deposits	5,656 11
Borrowed money	8,600 00
Interest on deposits	195 98
Interest on borrowed money	28 07
Salaries of officers and directors	1,052 25
Office help, rent and legal services	132 00
All other expenses	239 58
Bonds purchased	4,000 00
Adding machine	195 00
Total	$123,038 80
Cash on hand	4,078 95
Total	$127,117 75

PROFIT AND LOSS—EARNINGS.

Interest	$8,539 88
Fines	155 85
Pass-books and initiation fees	26 00
Total	$8,721 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,563 12
Dividends on mortgage loan credits	214 85
Reserve fund credit	351 91
Undivided profit credit	908 37
Interest on deposits	195 98
Interest on borrowed money	28 07
Salaries of officers and directors	1,052 25
Office help, rent and legal services	132 00
All other expenses	239 58
Furniture and fixtures	35 60
Total	$8,721 73

Number of shares of stock in force	2,687
Capital subscribed and in force	$1,343,500 00
Number of stockholders	524
Number of depositors	21
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	345
Par value of each share	$500 00
Number of borrowers	78
Plan of Association	Permanent

EXCELLENT LOAN AND BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, March 27, 1880.

Authorized capital, $1,000,000.00.

President, H. T. Holzhalb.
Address, 1613 Dudley St.
Treasurer, Conrad Krager.
Address, 1505 Vine St.

Secretary, Theo. Hinkle.
Address, 2241 Wheeler St.
Attorney, Fred. Closs.
Address, Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 26, 1918.

ASSETS.

Cash on hand	$959 71
Loans on mortgage security	50,550 00
Total	$51,509 71

LIABILITIES.

Running stock and dividends	$35,834 20
Credits on mortgage loans	8,942 33
Paid-up stock and dividends	500 00
Deposits and accrued interest	250 00
Reserve fund	2,206 65
Undivided profit fund	1,076 53
Borrowed money and accrued interest	2,700 00
Total	$51,509 71

RECEIPTS.

Dues on runniag stock	$12,518 81
Paid-up stock	500 00
Credits on mortgage loans	13,013 31
Borrowed money	11,020 00
Interest	3,118 95
Premium	4 42
Fines	27 10
Pass-books and initiation fees	1 50
Sale of bonds	1,000 00
Total	$41,204 09
Cash on hand at close of last fiscal year	3,080 89
Total	$44,284 98

DISBURSEMENTS.

Loans on mortgage security	$13,600 00
Withdrawals of running stock and dividends	15,887 42
Borrowed money	11,995 00
Interest on borrowed money	311 23
Salaries of officers and directors	408 50
Office help, rent and legal services	52 00
All other expenses	71 12
Bonds purchased	1,000 00
Total	$43,325 27
Cash on hand	959 71
Total	$44,284 98

PROFIT AND LOSS—Earnings.

Interest	$3,118 05
Premium	4 42
Fines	27 10
Pass-books and initiation fees	1 50
Total	$3,151 97

PROFIT AND LOSS—Distribution.

Dividends on running stock	$1,596 36
Dividends on mortgage loan credits	378 51
Reserve fund credit	206 65
Undivided profit credit	67 60
Interest on borrowed money	311 23
Salaries of officers and directors	408 50
Office help, rent and legal services	52 00
All other expenses	71 12
Furniture and fixtures	60 00
Total	$3,151 97

Number of shares of stock in force	362
Capital subscribed and in force	$181,000 00
Number of stockholders	140
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	102
Par value of each share	$500 00
Number of borrowers	29
Plan of Association	Permanent

EXPOSITION BUILDING AND LOAN COMPANY
OF CINCINNATI

Incorporated, August, 1883. Authorized capital, $1,500,000.00.

President, Fred Rodenbeck.
Address, 4521 Melrose Avenue.
Treasurer, J. H. Ahlbrandt.
Address, 1233 Elm Street.

Secretary, Edw. F. Grotlesch.
Address, 1026 Dayton Street.
Attorney, A. L. Herrlinger.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 3, 1917.

ASSETS.

Cash on hand	$7 88
Loans on mortgage security	168,100 00
Total	$168,107 88
Interest due and uncollected	$186 20

LIABILITIES.

Running stock and dividends	$87,711 88
Credits on mortgage loans	44,383 45
Deposits and accrued interest	18,207 94
Reserve fund	15,300 00
Undivided profit fund	304 61
Borrowed money and accrued interest	2,200 00
Total	$168,107 88
Interest due and uncollected	$186 20

RECEIPTS.

Dues on running stock	$39,461 49
Deposits	12,500 00
Credits on mortgage loans	36,050 52
Loans on mortgage security repaid	39,200 00
Loans on stock, certificates or pass-book security	2,190 00
Borrowed money	28,700 00
Real estate sold	9,650 00
Insurance and taxes refunded by borrowers	8 10
Interest	7,867 08
Pass-books and initiation fees	27 50
Deposits in other building and loan associations withdrawn	4,500 00
Total	$180,154 69
Cash on hand at close of last fiscal year	6,644 49
Total	$186,799 18

DISBURSEMENTS.

Loans on mortgage security	$46,150 00
Loans on stock, certificates or pass-book security	2,190 00
Withdrawals of running stock and dividends	70,083 60
Withdrawals of deposits	315 00
Borrowed money	26,500 00
Interest on matured shares	309 36
Interest on borrowed money	268 44
Taxes	39 50
Salaries of officers and directors	1,144 00
Office help, rent and legal services	62.00
All other expenses	521 42
Overpaid interest returned	7 98
Mortgage credits	39,200 00
Total	$186,791 30
Cash on hand	7 88
Total	$186,799 18

PROFIT AND LOSS—EARNINGS.

Interest	$7,867 08
Pass-books and initiation fees	27 50
Insurance refunded	8 10
Sale real estate	36 15
Total	$7,938 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,022 91
Dividends on mortgage loan credits	262 35
Reserve fund credit	600 00
Undivided profit credit	131 58
Interest on deposits	569 29
Interest on borrowed money	268 44
Salaries of officers and directors	1,144 00
Office help, rent and legal services	62 00
All other expenses	521 42
Taxes	39 50
Overpaid insurance	7 98
Interest on matured shares	309 36
Total	$7,938 83

Number of shares of stock in force	1,071
Capital subscribed and in force	$535,600 00
Number of stockholders	279
Number of depositors	12
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	336
Par value of each share	$500 00
Number of borrowers	57
Plan of Association	Permanent.

EXTENSION LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, December 24, 1890.

Authorized capital, $1,000,000.00.

President, George Angert.
Address, 1040 Hulbert Ave.
Treasurer, Ben Staub.
Address, 2246 Wheeler St.

Secretary, Jacob Frech.
Address, 2311 Stratford Ave.
Attorney, Fred Closs.
Address, Provident Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 29, 1918.

ASSETS.

Cash on hand	$1,260 60
Loans on mortgage security	49,150 00
Furniture and fixtures	15 00
Total	$50,425 60

LIABILITIES.

Running stock and dividends	$40,721 49
Credits on mortgage loans	8,340 07
Reserve fund	1,212 93
Undivided profit fund	151 11
Total	$50,425 60

RECEIPTS.

Dues on running stock	$20,264 82
Credits on mortgage loans	4,676 49
Loans on mortgage security repaid	1,770 93
Borrowed money	5,550 00
Interest	2,768 86
Pass-books and initiation fees	12 00
Total	$35,043 10
Cash on hand at close of last fiscal year	2,622 32
Total	$37,665 42

DISBURSEMENTS.

Loans on mortgage security	$15,200 00
Withdrawals of running stock and dividends	15,054 15
Borrowed money	5,550 00
Interest on borrowed money	68 08
Salaries of officers and directors	402 15
All other expenses	123 44
Cash short	7 00
Total	$36,404 82
Cash on hand	1,260 60
Total	$37,665 42

PROFIT AND LOSS—EARNINGS.

Interest	$2,768 86
Pass-books and initiation fees	12 00
Total	$2,780 86

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,589 95
Dividends on mortgage loan credits	410 15
Reserve fund credit	109 86
Undivided profit credit	55 23
Interest on borrowed money	68 08
Salaries of officers and directors	402 15
All other expenses	123 44
Furniture and fixtures	15 00
Cash short	7 00
Total	$2,780 86

Number of shares of stock in force	568
Capital subscribed and in force	$284,000 00
Number of stockholders	209
Rate per cent. interest charged	5 and 6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	103
Par value of each share	$500 00
Number of borrowers	26
Plan of Association	Permanent

FAMILY BUILDING ASSOCIATION COMPANY NO. 1
OF CINCINNATI.

Incorporated, May 11, 1878. Authorized capital, $1,000,000.00.

President Bernard Moormann.
Address, 9th and Carr.
Treasurer, Frank Lefering.
Address, 818 W. 9th St.

Secretary, B. J. Macke.
Address, 1074 Wade St.
Attorney, Frank H. Kunkel.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 3, 1918.

ASSETS.

Cash on hand	$2,836 24
Loans on mortgage security	167,250 00
Real estate	2,426 85
Real estate sold on contract	1,575 00
Due from borrowers for insurance and taxes	45 63
Total	$174,133 72
Interest due and uncollected	$29 42

LIABILITIES.

Running stock and dividends	$116,377 39
Credits on mortgage loans	35,379 72
Credits on real estate sold on contract	1,034 71
Reserve fund	5,000 00
Undivided profit fund	2,391 90
Borrowed money and accrued interest	13,950 00
Total	$174,133 72
Interest due and uncollected	$29 42

RECEIPTS.

Dues on running stock	$21,315 85
Credits on mortgage loans	38,647 99
Borrowed money	16,950 00
Real estate sold on contract	78 45
Insurance and taxes refunded by borrowers	130 50
Interest	8,510 34
Fines	62 76
Pass-books and initiation fees	12 25
Rents from company's real estate	102 00
Sale of bonds	1,550 00
Total	$87,360 14
Cash on hand at close of last fiscal year	783 48
Total	$88,143 62

DISBURSEMENTS.

Loans on mortgage security	$56,400 00
Withdrawals of running stock and dividends	22,283 74
Borrowed money	3,000 00
Insurance and taxes paid for borrowers	134 92
Interest on borrowed money	364 13
Repairs on company's real estate	315 80
Taxes	27 76
Salaries of officers and directors	958 45
Office help, rent and legal services	163 00
All other expenses	109 58
Bonds purchased	1,550 00
Total	$85,307 38
Cash on hand	2,836 24
Total	$88,143 62

PROFIT AND LOSS—EARNINGS.

Interest	$8,510 34
Fines	62 76
Pass-books and initiation fees	12 25
Rent from company's real estate	102 00
Total	$8,687 35

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,388 10
Dividends on mortgage loan credits	195 80
Reserve fund credit	650 00
Undivided profit credit	514 73
Interest on borrowed money	364 13
Salaries of officers and directors	958 45
Office help, rent and legal services	163 00
All other expenses	109 58
Taxes	27 76
Repairs on company's real estate	315 80
Total	$8,687 35

Number of shares of stock in force	754
Capital subscribed and in force	$377,000 00
Number of stockholders	265
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	334
Par value of each share	$500 00
Number of borrowers	86
Plan of Association	Permanent

FINANCE LOAN AND SAVINGS COMPANY

OF CINCINNATI.

Incorporated, October 25, 1883.

Authorized capital, $1,000,000.00.

President, Peter Lodwick.
Address, 6568 Commercial Ave.
Treasurer, Walter Stone.
Address, 203 Rockway Ave.

Secretary, Frank S. Blocher.
Address, 6533 Lower River Road.
Attorney, Milton Sayler.
Address, Iower River Road.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 1, 1917.

ASSETS.

Cash on hand	$2,130 33
Loans on mortgage security	120,776 00
Deposits in other building and loan associations	4,000 00
Total	$126,906 33

LIABILITIES.

Running stock and dividends	$102,502 25
Credits on mortgage loans	18,371 16
Deposits and accrued interest	1,913 38
Reserve fund	4,119 54
Total	$126,906 33

RECEIPTS.

Dues on running stock	$41,580 20
Deposits	2,000 00
Loans on mortgage security repaid	11,300 00
Borrowed money	10,000 00
Interest	7,316 13
Fines	52 95
Pass-books and initiation fees	159 30
Total	$72,408 58
Cash on hand at close of last fiscal year	2,073 25
Total	$74,481 83

DISBURSEMENTS.

Loans on mortgage security	$25,245 00
Withdrawals of running stock and dividends	29,593 61
Withdrawals of deposits	1,425 00
Borrowed money	11,000 00
Deposits in other building and loan associations	4,000 00
Interest on deposits	61 13
Interest on borrowed money	165 98
Salaries of officers and directors	662 50
Office help, rent and legal services	120 00
All other expenses	78 28
Total	$72,351 50
Cash on hand	2,130 33
Total	$74,481 83

PROFIT AND LOSS—EARNINGS.

Interest	$7,316 13
Fines	52 95
Pass-books and initiation fees	159 30
Total	$7,528 38

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,234 94
Dividends on mortgage loan credits	823 82
Reserve fund credit	381 73
Interest on deposits	61 13
Interest on borrowed money	165 98
Salaries of officers and directors	662 50
Office help, rent and legal services	120 00
All other expenses	78 28
Total	$7,528 38

Number of shares of stock in force	1,633
Capital subscribed and in force	$816,500 00
Number of stockholders	449
Number of depositors	4
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	236
Par value of each share	$500 00
Number of borrowers	84
Plan of Association	Permanent

FINDLAY LOAN AND BUILDING COMPANY NO. 3
OF CINCINNATI.

Incorporated, December 13, 1882. Authorized capital, $500,000.00.

President, Bernhard Niehoff.
Address, 1108 Hopple St.
Treasurer, Emil Helfesrieder.
Address, 104 West Elder St.

Secretary, Feldie Katz.
Address, c/o Western Bank & Trust Co.
Attorney, Joseph B. Schroeder.
Address, Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$54 85
Loans on mortgage security	160,350 00
Bonds—Liberty loan	700 00
Total	$161,104 85
Interest due and uncollected	$40 54

LIABILITIES.

Running stock and dividends	$94,509 14
Credits on mortgage loans	43,182 06
Reserve fund	4,300 00
Undivided profit fund	638 65
Borrowed money and accrued interest	18,475 00
Total	$161,104 85
Interest due and uncollected	$40 54

RECEIPTS.

Dues on running stock	$42,987 59
Loans on mortgage security repaid	26,650 00
Borrowed money	32,075 00
Interest	8,696 31
Fines	1 20
Pass-books and initiation fees	10 25
Sale of bonds	1,300 00
Total	$111,720 35
Cash on hand at close of last fiscal year	37 77
Total	$111,758 12

DISBURSEMENTS.

Loans on mortgage security	$37,250 00
Withdrawals of running stock and dividends	48,397 83
Borrowed money	22,125 00
Interest on borrowed money	863 41
Salaries of officers and directors	922 25
Office help, rent and legal services	20 00
All other expenses	124 78
Bonds purchased	2,000 00
Total	$111,703 27
Cash on hand	54 85
Total	$111,758 12

PROFIT AND LOSS—EARNINGS.

Interest	$8,696 31
Fines	1 20
Pass-books and initiation fees	10 25
Total	$8,707 76

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,246 87
Reserve fund credit	365 99
Undivided profit credit	164 46
Interest on borrowed money	863 41
Salaries of officers and directors	922 25
Office help, rent and legal services	20 00
All other expenses	124 78
Total	$8,707 76

Number of shares of stock in force	946
Capital subscribed and in force	$473,000 00
Number of stockholders	264
Rate per cent. interest charged	5½—6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	329
Par value of each share	$500 00
Number of borrowers	68
Plan of Association	Permanent

FINDLAY MARKET NO. 2 LOAN AND BUILDING COMPANY OF CINCINNATI.

Incorporated, August 17, 1885. Authorized capital, $1,000,000.00.

President, Chas. Kuchenbuch.
Address, 106 Elder St.
Treasurer, Nicholas Diehl.
Address, 1813 Race St.

Secretary, A. J. Braunwart.
Address, 3572 Van Antwerp Place.
Attorney, Jos. B. Schroeder.
Address, Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 13, 1917.

ASSETS.

Cash on hand	$798 77
Loans on mortgage security	203,450 00
Furniture and fixture	284 55
Due from borrowers for insurance and taxes	143 02
Bonds—Liberty	4,000 00
Total	$208,676 34

LIABILITIES.

Running stock and dividends	$133,034 80
Credits on mortgage loans	46,585 55
Deposits and accrued interest	6,400 00
Reserve fund	10,000 00
Undivided profit fund	1,746 99
Borrowed money and accrued interest	10,900 00
Payment on Liberty bonds	9 00
Total	$208,676 34

RECEIPTS.

Dues on running stock	$44,775 75
Credits on mortgage loans	14,689 86
Loans on mortgage security repaid	79,250 00
Loans on stock, certificates or pass-book security	2,200 00
Borrowed money	21,450 00
Insurance and taxes refunded by borrowers	55 00
Interest	13,017 68
Fines	23 00
Pass-books and initiation fees	28 00
Rents from company's office	20 00
On account Liberty bonds	9 00
Sale of old safe	47 50
Total	$175,565 79
Cash on hand at close of last fiscal year	117 87
Total	$175,683 66

DISBURSEMENTS.

Loans on mortgage security	$72,250 00
Loans on stock, certificates or pass-book security	1,500 00
Withdrawals of running stock and dividends	62,854 37
Withdrawals of deposits	4,500 00
Borrowed money	26,830 00
Insurance and taxes paid for borrowers	109 57
Interest on deposits	370 00
Interest on borrowed money	672 27
Salaries of officers and directors	1,183 00
Office help, rent and legal services	190 00
All other expenses	296 68
Bonds purchased	4,000 00
Furniture and fixtures	129 00
Total	$174,884 89
Cash on hand	798 77
Total	$175,683 66

PROFIT AND LOSS—EARNINGS.

Interest	$13,017 68
Fines	23 00
Pass-books and initiation fees	28 00
Rent from company's office	20 00
Total	$13,088 68

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,014 40
Dividends on mortgage loan credits	2,513 65
Reserve fund credit	630 91
Undivided profit credit	158 32
Interest on deposits	370 00
Interest on borrowed money	672 27
Salaries of officers and directors	1,183 00
Office help, rent and legal services	190 00
All other expenses	296 68
Furniture and fixtures	59 45
Total	$13,088 68

Number of shares of stock in force	5,333
Capital subscribed and in force	$533,300 00
Number of stockholders	398
Number of depositors	6
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	2,035
Par value of each share	$100 00
Number of borrowers	103
Plan of Association	Permanent

FIRST WARD BUILDING AND LOAN ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, March 12, 1890. Authorized capital, $1,000,000.00.

President, H. W. Bohmer.
Address, 1824 Clarion Ave.
Treasurer, Edward Kline.
Address, 2631 Eastern Ave.

Secretary, J. J. Schmidt.
Address, 449 Riddle Road.
Attorney, A. D. Shockley.
Address, 3027 Werk Road.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$2,898 09
Loans on mortgage security	247,755 00
Loans on stock, certificates or pass-book security	1,900 00
Bonds	3,650 00
Total	$256,203 09

LIABILITIES.

Running stock and dividends	$143,810 25
Credits on mortgage loans	49,540 66
Deposits and accrued interest	42,419 84
Reserve fund	17,909 36
Undivided profit fund	2,399 38
Due borrowers on insurance and taxes	123 60
Total	$256,203 09

RECEIPTS.

Dues on running stock	$47,319 97
Deposits	16,070 00
Credits on mortgage loans	52,132 37
Loans on mortgage security repaid	54,250 00
Loans on stock, certificates or pass-book security	6,284 00
Borrowed money	12,700 00
Insurance and taxes refunded by borrowers	428 98
Interest	14,279 37
Fines	56 30
Pass-books and initiation fees	16 50
Sale of bonds	1,350 00
Total	$204,887 49
Cash on hand at close of last fiscal year	29 42
Total	$204,916 91

DISBURSEMENTS.

Loans on mortgage security	$41,675 00
Loans on stock, certificates or pass-book security	7,084 00
Withdrawals of running stock and dividends	100,352 32
Withdrawals of deposits	19,445 00
Borrowed money	23,700 00
Insurance and taxes paid for borrowers	305 38
Interest on deposits	1,565 25
Interest on borrowed money	530 60
Salaries of officers and directors	1,713 00
Office help, rent and legal services	191 80
All other expenses	456 47
Bonds purchased	5,000 00
Total	$202,018 82
Cash on hand	2,898 09
Total	$204,916 91

PROFIT AND LOSS—EARNINGS.

Interest	$14,279 37
Fines	56 30
Pass-books and initiation fees	16 50
Total	$14,352 17

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,303 40
Dividends on mortgage loan credits	2,260 15
Undivided profit credit	1,210 25
Interest on deposits	1,686 50
Interest on borrowed money	530 60
Salaries of officers and directors	1,713 00
Office help, rent and legal services	191 80
All other expenses	456 47
Total	$14,352 17

Number of shares of stock in force	1,650
Capital subscribed and in force	$825,000 00
Number of stockholders	504
Number of depositors	75
Rate per cent interest charged	5.7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	513
Par value of each share	$500 00
Number of borrowers	127
Plan of Association	Permanent

FISCHMANN LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, December 14, 1883.

Authorized capital, $1,500,000.00.

President, W. H. Frillman.
Address, 1435 Central Ave.
Treasurer, Val. J. Bien.
Address, Temple Bar, Court and Main Sts.

Secretary, Emil A. Wagner.
Address, 170 Woolper Ave., Clifton.
Attorney, Edward A. Hafner.
Address, 619 Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 27, 1917.

ASSETS.

Cash on hand	$403 80
Loans on mortgage security	79,750 00
Total	$80,153 80

LIABILITIES.

Running stock and dividends	$48,653 95
Credits on mortgage loans	17,375 98
Reserve fund	3,394 55
Undivided profit fund	1,229 32
Borrowed money and accrued interest	9,500 00
Total	$80,153 80

RECEIPTS.

Dues on running stock	$23,373 24
Loans on mortgage security repaid	14,697 15
Borrowed money	22,200 00
Interest	4,654 88
Fines	35 60
Pass-books and initiation fees	7 75
Total	$64,968 62
Cash on hand at close of last fiscal year	69 72
Total	$65,038 34

DISBURSEMENTS.

Loans on mortgage security	$29,100 00
Withdrawals of running stock and dividends	15,907 61
Borrowed money	18,300 00
Interest on borrowed money	269 58
Salaries of officers and directors	944 00
Office help, rent and legal services	52 00
All other expenses	61 35
Total	$64,634 54
Cash on hand	403 80
Total	$65,038 34

PROFIT AND LOSS—Earnings.

Interest	$4,654 88
Fines	35 60
Pass-books and initiation fees	7 75
Total	$4,698 23

PROFIT AND LOSS—Distribution.

Dividends on running stock	$2,931 42
Reserve fund credit	168 57
Undivided profit credit	271 31
Interest on borrowed money	269 58
Salaries of officers and directors	944 00
Office help, rent and legal services	52 00
All other expenses	61 35
Total	$4,698 23

Number of shares of stock in force	446
Capital subscribed and in force	$223,250 00
Number of stockholders	149
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	159
Par value of each share	$500 00
Number of borrowers	33
Plan of Association	Permanent

FORTSCHRITT BAU VEREIN

OF CINCINNATI.

Incorporated, December 20, 1879. **Authorized capital, $2,000,000.00.**

President, Fred Hoewischer.
Address, 934 Garfield Ave.
Treasurer, Ernst Hartman.
Address, 1130 Winfield.

Secretary, Edward Mangold.
Address, 788 Wells St.
Attorney, A. L. Tischbein.
Address, Second Nat'l Bank Building

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$134 99
Loans on mortgage security	114,535 00
Total	$114,669 99

LIABILITIES.

Running stock and dividends	$73,849 30
Credits on mortgage loans	28,103 41
Deposits and accrued interest	2,166 59
Reserve fund	3,295 38
Undivided profit fund	855 31
Borrowed money and accured interest	6,400 00
Total	$114,669 99

RECEIPTS.

Dues on running stock	$33,108 29
Deposits	659 55
Credits on mortgage loans	32,156 12
Borrowed money	22,175 00
Interest	5,317 55
Fines	32 70
Pass-books and initiation fees	11 00
Total	$93,460 21
Cash on hand at close of last fiscal year	4 73
Total	$93,464 94

DISBURSEMENT.

Loans on mortgage security	$33,935 00
Withdrawals of running stock and dividends	28,716 76
Withdrawals of deposits	166 28
Borrowed money	29,175 00
Interest on borrowed money	438 96
Salaries of officers and directors	683 45
Office help, rent and legal services	85 00
All other expenses	129 50
Total	$93,329 95
Cash on hand	134 99
Total	$93,464 9

PROFIT AND LOSS—Earnings.

Interest	$5,317 55
Fines	32 70
Pass-books and initiation fees	11 00
Total	$5,361 25

PROFIT AND LOSS—Distribution.

Dividends on running stock	$3,233 69
Dividends on mortgage loan credits	143 77
Reserve fund credit	593 97
Interest on deposits	52 91
Interest on borrowed money	438 96
Salaries of officers and directors	683 45
Office help, rent and legal services	85 00
All other expenses	129 50
Total	$5,361 25

Number of shares of stock in force	1,673
Capital subscribed and in force	$418,250 00
Number of stockholders	299
Number of depositors	22
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	3

Number of shares loaned upon	428
Par value of each share	$250 00
Number of borrowers	49
Plan of Association	Permanent

FORWARD BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, February 26, 1887.

Authorized capital, $500,000.00.

President, Fred Wiebking.
Address, 1934 Bigelow St.
Treasurer, Louis J. Klapp.
Address, 121 Corwin St.

Secretary, Edw. A. Gartner.
Address, 404 E. Liberty St.
Attorney, David P. Schorr.
Address, 2d National Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 30, 1918.

ASSETS.

Cash on hand	$1,474 31
Loans on mortgage security	23,400 00
Bonds	150 00
Deposits in other building and loan associations	7,000 00
Total	$32,024 31

RECEIPTS.

Dues on running stock	$12,299 50
Credits on mortgage loans	5,291 22
Loans on mortgage security repaid	2,000 00
Interest	931 30
Premium	7 80
Pass-books and initiation fees	5 50
Deposits in other building and loan associations withdrawn	1,750 00
Sale of bonds	100 00
Total	$22,385 32
Cash on hand at close of last fiscal year	143 67
Total	$22,528 99

PROFIT AND LOSS—EARNINGS.

Interest	$931 30
Premium	7 80
Pass-books and initiation fees	5 50
Transferred from undivided profit fund	27 63
Total	$972 23

Number of shares of stock in force	562
Capital subscribed and in force	$280,900 00
Number of stockholders	118
Rate per cent. interest charged	5.20 to 6.24
Rate per cent. dividend declared to running and paid-up stock	4

LIABILITIES.

Running stock and dividends	$17,080 50
Credits on mortgage loans	13,435 37
Dividends on running stock	435 50
Reserve fund	895 00
Undivided profit fund	177 94
Total	$32,024 31

DISBURSEMENTS.

Loans on mortgage security	$500 00
Withdrawals of running stock and dividends	13,437 45
Borrowed money	200 00
Deposits in other building and loan associations	6,250 00
Interest on borrowed money	60
Salaries of officers and directors	342 70
All other expenses	73 93
Bonds purchased	250 00
Total	$21,054 68
Cash on hand	1,474 31
Total	$22,528 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$500 05
Dividends on mortgage loan credits	24 95
Reserve fund credit	30 00
Interest on borrowed money	60
Salaries of officers and directors	342 70
All other expenses	73 93
Total	$972 23

Number of shares loaned upon	47
Par value of each share	$500 00
Number of borrowers	14
Plan of Association	Permanent

FOUNDATION BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, October 11, 1888. Authorized capital, $1,000,000.00.

President, C. H. Zeinsmeister.
Address, 113 West Court St.
Treasurer, Harry Hoppe.
Address 117 W. Court St.

Secretary, Henry Tedtmann.
Address, 414 Betts St.
Attorney, J. T. Rhyno.
Address, Provident Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 9, 1917.

ASSETS.

Cash on hand	$1,170 51
Loans on mortgage security	64,500 00
Total	$65,670 51

LIABILITIES.

Running stock and dividends	$41,297 25
Credits on mortgage loans	19,023 43
Reserve fund	1,966 24
Undivided profit fund	383 59
Borrowed money and accrued interest	3,000 00
Total	$65,670 51

RECEIPTS.

Dues on running stock	$18,800 29
Credits on mortgage loans	3,728 15
Loans on mortgage security repaid	6,272 47
Borrowed money	9,000 00
Interest	3,031 72
Fines	4 50
Pass-books and initiation fees	4 75
Total	$40,841 88
Cash on hand at close of last fiscal year	2,207 11
Total	$43,048 99

DISBURSEMENTS.

Loans on mortgage security	$12,400 00
Withdrawals of running stock and dividends	22,913 95
Borrowed money	6,000 00
Interest on borrowed money	97 26
Salaries of officers and directors	361 20
Office help, rent and legal services	52 00
All other expenses	53 45
Error in mortgage repaid	62
Total	$41,878 48
Cash on hand	1,170 51
Total	$43,048 99

PROFIT AND LOSS—EARNINGS.

Interest	$3,031 72
Fines	4 50
Pass-books and initiation fees	4 75
Total	$3,040 97

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,953 16
Dividends on mortgage loan credits	221 44
Reserve fund credit	123 85
Undivided profit credit	178 61
Interest on borrowed money	97 26
Salaries of officers and directors	361 20
Office help, rent and legal services	52 00
All other expenses	53 45
Total	$3,040 97

Number of shares of stock in force	534
Capital subscribed and in force	$267,000 00
Number of stockholders	120
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	136
Par value of each share	$500 00
Number of borrowers	31
Plan of Association	Permanent

FOURTH STREET SAVINGS ASSOCIATION

OF CINCINNATI.

Incorporated, June 12, 1916.

Authorized capital, $1,000,000.00.

President, Walter S. Schmidt.
Address, Cincinnati.
Treasurer, G. B. Groesbeck.
Address, Cincinnati.

Secretary, P. G. Cloud.
Address, Cincinnati.
Attorney, Herman A. Bayless.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$1,441 94
Loans on mortgage security	14,925 00
Loans on all other security	1,025 00
Bonds—Liberty Loan	4,759 55
War saving and thrift stamps	64 49
Organization and incorporation expense	981 70
Deficit	569 46
Total	$23,767 14
Interest due and uncollected	$42 00

LIABILITIES.

Running stock and dividends	$1,710 35
Deposits and accrued interest	15,812 79
Borrowed money and accrued interest	6,244 00
Total	$23,767 14
Interest due and uncollected	$42 00

RECEIPTS.

Dues on running stock	$3,250 00
Deposits	31,903 18
Credits on mortgage loans	400 00
Loans on all other security repaid	500 00
Borrowed money	7,744 00
Interest	752 05
Sale War Savings and Thrift Stamps	35 46
Refund on advertising	10
Sale of bonds—Liberty Loan subscriptions	11,567 45
Total	$56,152 24

DISBURSEMENTS.

Loans on mortgage security	$15,325 00
Loans on all other security	1,525 00
War Savings and Thrift Stamps	99 95
Withdrawals of running stock and dividends	1,539 65
Withdrawals of deposits	13,997 27
Borrowed money	1,500 00
Interest refunded	3 00
Interest on Liberty Loan bonds	80 94
Interest on borrowed money	20 17
Organization and corporation expenses	981 70
Office help, rent and legal services	476 26
All other expenses	380 36
Bonds purchased—Liberty Loan, subscriptions paid	18,500 00
Refund on Liberty Loan subscriptions	281 00
Total	$54,710 30
Cash on hand	1,441 94
Total	$56,152 24

PROFIT AND LOSS—Earnings.

Interest	$749 05
Deficit	569 46
Total	$1,318 51

PROFIT AND LOSS—Distribution.

Interest on deposits	$360 88
Interest on borrowed money	20 17
Office help, rent and legal services	476 26
All other expenses	380 26
Interest on deferred payments—Liberty Bonds	80 94
Total	$1,318 51

Number of shares of stock in force	294
Capital subscribed and in force	$147.000 00
Number of stockholders	44
Number of depositors	39
Rate per cent. interest charged	6
Rate per cent. interest paid on deposits	4½

Number of shares loaned upon	7
Par value of each share	$500 00
Number of borrowers	10
Plan of Association	Permanent

FOURTH WARD BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, December 26, 1887.

Authorized capital, $540,000.00.

President, W. Frank Hartzel.
Address, London and Hatch Sts.
Treasurer, J. F. Cloke.
Address, 2827 Park Ave.

Secretary, George McAvoy.
Address, c/o James McDonald & Sons Co.
Attorney, Howard Ragland.
Address, St. Paul Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 26, 1917.

ASSETS.

Cash on hand	$398 86
Loans on mortgage security	150,575 00
Real estate	5,000 00
Bonds—Liberty	5,000 00
Total	$160,973 86
Interest due and uncollected	$87 42

LIABILITIES.

Running stock and dividends	$125,174 85
Credits on mortgage loans	27,324 57
Reserve fund	5,680 00
Undivided profit fund	2,284 44
Liberty bonds	510 00
Total	$160,973 86
Interest due and uncollected	$87 42

RECEIPTS.

Dues on running stock	$42,452 47
Credits on mortgage loans	22,255 41
Borrowed money	21,000 00
Interest	8,572 74
Premium	786 82
Fines	15 18
Pass-books and initiation fees	35 50
Rents from company's real estate	624 00
Sale of bonds—Liberty	510 00
Total	$96,252 12
Cash on hand at close of last fiscal year	301 22
Total	$96,553 34

DISBURSEMENTS.

Loans on mortgage security	$29,775 00
Withdrawals of running stock and dividends	34,374 26
Borrowed money	26,000 00
Interest on borrowed money	135 64
Repairs on company's real estate	125 60
Taxes	31 27
Salaries of officers and directors	578 00
Office help, rent and legal services	50 00
All other expenses	84 71
Bonds purchased—Liberty	5,000 00
Total	$96,154 48
Cash on hand	398 8
Total	$96,553 34

PROFIT AND LOSS—EARNINGS.

Interest	$8,572 74
Premium	786 82
Fines	15 18
Pass-books and initiation fees	35 50
Rents from company's real estate	624 00
Total	$10,034 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,503 49
Dividends on mortgage loan credits	1,282 35
Reserve fund credit	455 97
Undivided profit credit	787 21
Interest on borrowed money	135 64
Salaries of officers and directors	578 00
Office help, rent and legal services	50 00
All other expenses	84 71
Taxes	31 27
Repairs on company's real estate	125 60
Total	$10,034 24

Number of shares of stock in force	852
Capital subscribed and in force	$426,000 00
Number of stockholders	327
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	302
Par value of each share	$500 00
Number of borrowers	46
Rate per cent. premium charged	½
Plan of Association	Permanent

FULTON BUILDING AND SAVING ASSOCIATION NO. 4
OF CINCINNATI.

Incorporated, November 15, 1882. **Authorized capital, $1,000,000.00.**

President, John M. Minturn.
Address, 1815 Humboldt Ave.
Treasurer, W. A. High.
Address, 2229 Eastern Ave.

Secretary, D. J. Jones.
Address, 1775 East McMillan St.
Attorney, A. T. Fulford.
Address, 601 Gwynne Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 31, 1917.

ASSETS.

Cash on hand	$917 78
Loans on mortgage security	76,550 00
Furniture and fixtures	163 00
Due from borrowers for insurance and taxes	126 36
Total	$77,757 14
Interest due and uncollected	$211 13

LIABILITIES.

Running stock and dividends	$52,413 44
Credits on mortgage loans	15,392 79
Reserve fund	3,170 65
Undivided profit fund	280 26
Borrowed money and accrued interest	6,500 00
Total	$77,757 14
Interest due and uncollected	$211 13

RECEIPTS.

Dues on running stock	$11,359 05
Credits on mortgage loans	13,690 58
Loans on mortgage security repaid	14,150 00
Borrowed money	6,500 00
Real estate sold	4,000 00
Interest	4,603 37
Fines	59 40
Pass-books and initiation fees	4 65
Rent from company's real estate	60 00
Total	$54,427 95
Cash on hand at close of last fiscal year	6,366 84
Total	$60,793 89

DISBURSEMENTS.

Loans on mortgage security	$19,750 00
Withdrawals of running stock and dividends	24,871 77
Loans paid off	14,150 00
Insurance and taxes paid for borrowers	126 36
Interest on borrowed money	40 18
Taxes	1 40
Salaries of officers and directors	565 00
Office help, rent and legal services	124 75
All other expenses	138 44
Court costs	14 47
Furniture	92 36
Claims paid from profit and loss	1 38
Total	$59,876 11
Cash on hand	917 78
Total	$60,793 89

PROFIT AND LOSS—Earnings.

Interest	$4,603 37
Fines	59 40
Pass-books and initiation fees	4 65
Real estate	60 00
Profit from sale of real estate	76 98
Small accounts closed out	2 78
Total	$4,807 18

PROFIT AND LOSS—Distribution.

Dividends on running stock	$2,834 32
Dividends on mortgage loan credits	740 98
Reserve fund credit	196 80
Undivided profit credit	145 57
Interest on borrowed money	40 18
Salaries of officers and directors	565 00
Office help, rent and legal services	124 75
All other expenses	138 44
Taxes	1 40
Paid claims from profit and loss	1 38
Furniture and fixtures	18 36
Total	$4,807 18

Number of shares of stock in force	387
Capital subscribed and in force	$193,500 00
Number of stockholders	236
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	2¾

Number of shares loaned upon	160
Par value of each share	$500 00
Number of borrowers	46
Plan of Association	Permanent

FUNDAMENTAL LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, March 16, 1882. Authorized capital, $1,000,000.00.

President, John G. Heyl.
Address, 804 Bank St.
Treasurer, August Motz.
Address, 2108 Freeman Ave.

Secretary, Frederick D. Lotter.
Address, 2425 McMicken Ave.
Attorney, Albert Bettinger.
Address, 41 Atlas Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS.

Cash on hand	$91 99
Loans on mortgage security	319,500 00
Loans on stock, certificates or pass-book security	450 00
Furniture and fixtures	238 90
Real estate—office building	3,554 42
Bonds	1,423 00
War savings stamps	100 00
Over and short	4 43
Total	$325,362 74
Interest due and uncollected	$213 44

LIABILITIES.

Running stock and dividends	$224,230 88
Credits on mortgage loans	66,790 67
Reserve fund	12,786 58
Undivided profit fund	3,504 61
Borrowed money and accrued interest	18,050 00
Total	$325,362 74
Interest due and uncollected	$213 44

RECEIPTS.

Dues on running stock	$84,708 40
Credits on mortgage loans	6,487 15
Loans on mortgage security repaid	65,500 00
Loans on stock, certificates or pass-book security	1,500 00
Borrowed money	37,050 00
Interest	18,254 14
Fines	185 30
Transfer fees	3 00
Sale of bonds—Liberty loan	5,577 00
Deposit on real estate	475 00
Profit on foreclosure	173 65
Refund of court costs	2 85
Total	$219,916 49
Cash on hand at close of last fiscal year	490 91
Total	$220 407 40

DISBURSEMENTS.

Loans on mortgage security	$78,000 00
Loans on stock, certificates or pass-book security	1,450 00
Withdrawals of running stock and dividends	97,644 82
Borrowed money	31,600 00
Interest on borrowed money	1 033 78
Taxes	35 51
Salaries of officers and directors	2,170 24
Office help, rent and legal services	68 10
All other expenses	716 82
Bonds purchased—Liberty loan 1st and 2nd	7,000 00
War saving stamps	100 00
Interest refunded	21 14
Real estate	475 00
Total	$220,315 41
Cash on hand	91 99
Total	$220,407 40

PROFIT AND LOSS—EARNINGS.

Interest	$18,254 14
Fines	185 30
Transfer fees	3 00
Real estate profit	173 65
Court cost refund	2 85
Total	$18,618 94

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,981 09
Dividends on mortgage loan credits	2,994 76
Reserve fund credit	782 94
Undivided profit credit	814 56
Interest on borrowed money	1,033 78
Salaries of officers and directors	2,170 24
Office help, rent and legal services	68 10
All other expenses	716 82
Taxes	35 51
Interest refund	21 14
Total	$18,618 94

Number of shares of stock in force	2,025
Capital subscribed and in force	$1,012,500 00
Number of stockholders	547
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	639
Par value of each share	$500 00
Number of borrowers	127
Plan of Association	Permanent

GARDEN DEPOSIT AND LOAN COMPANY
OF CINCINNATI.

Incorporated, July 5, 1892. Authorized capital, $2,000,000.00.

President, John E. Fitzpatrick.
Address, Wiggins Block.
Treasurer, Louis F. Bley.
Address, S. E. Cor. Fifth and Plum Sts.

Secretary, G. F. Burhans.
Address, 539 Clark St.
Attorney, Gideon C. Wilson.
Address, Wiggins Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 26, 1917.

ASSETS.

Cash on hand	$103 80
Loans on mortgage security	151,950 00
Total	$152,053 80

LIABILITIES.

Running stock and dividends	$114,907 24
Credits on mortgage loans	28,146 57
Deposits and accrued interest—Special 4%	7 48
Reserve fund	5,270 32
Undivided profit fund	712 19
Borrowed money and accrued interest	3,000 00
James Hassett	10 00
Total	$152,053 80

RECEIPTS.

Dues on running stock	$43,739 29
Credits on mortgage loans	70,331 33
Loans on mortgage security repaid	74,850 00
Borrowed money	20,000 00
Interest	8,401 49
Fines	16 46
Transfer fees	3 00
Pass-books and initiation fees	8 00
Cash over	11 10
James Hessett	10 00
Total	$217,370 67
Cash on hand at close of last fiscal year	1,408 76
Total	$218,779 43

DISBURSEMENTS.

Loans on mortgage security	$96,300 00
Withdrawals of running stock and dividends	104,071 95
Borrowed money	17,000 00
Interest on borrowed money	52 34
Salaries of officers and directors	978 50
Office help, rent and legal services	80 00
All other expenses	190 74
Cash short	2 10
Total	$218,675 63
Cash on hand	103 80
Total	$218,779 43

PROFIT AND LOSS—Earnings.

Interest	$8,401 49
Fines	16 46
Transfer fees	3 00
Pass-books and initiation fees	8 00
Cash over	11 10
Total	$8,440 05

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,385 95
Dividends on mortgage loan credits	1,321 12
Reserve fund credit	429 10
Interest on deposits—Special 4%	20
Interest on borrowed money	52 34
Salaries of officers and directors	978 50
Office help, rent and legal services	80 00
All other expenses	190 74
Cash short	2 10
Total	$8,440 05

Number of shares of stock in force	948
Capital subscribed and in force	$473,750 00
Number of stockholders	224
Rate per cent. interest charged	6/24
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	300
Par value of each share	$500 00
Number of borrowers	51
Plan of Association	Permanent

GARFIELD NO. 1 LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, December 27, 1881. Authorized capital, $1,000,000.00.

President, Henry T. Timmerman.
Address, 18 East Fourth St.
Treasurer, Philip Harig.
Address, Loth and St. Joe Sts.

Secretary, Wm. Eichner.
Address, 2820 Euclid Ave.
Attorney, Frank H. Kunkel.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$697 97
Loans on mortgage security	134,400 00
Real estate sold on contract	1,500 00
Bonds	500 00
Total	$137,097 97

LIABILITIES.

Running stock and dividends	$95,926 24
Credits on mortgage loans	26,280 52
Credits on real estate sold on contract	178 00
Reserve fund	3,800 70
Undivided profit fund	2,270 96
Borrowed money and accrued interest	8,350 00
Contingent profit on real estate sold on contract	291 55
Total	$137,097 97

RECEIPTS.

Dues on running stock	$17,748 36
Credits on mortgage loans	4,954 70
Loans on mortgage security repaid	13,350 00
Borrowed money	13,850 00
Interest	7,697 00
Premium	53 75
Pass-books and initiation fees	11 00
Cash over	1 00
Total	$57,665 81
Cash on hand at close of last fiscal year	1,009 87
Total	$58,675 68

DISBURSEMENTS.

Loans on mortgage security	$22,950 00
Withdrawals of running stock and dividends	23,346 10
Borrowed money	10,000 00
Interest on borrowed money	127 45
Salaries of officers and directors	933 00
Office help, rent and legal services	26 00
All other expenses	95 16
Bonds purchased	500 00
Total	$57,977 71
Cash on hand	697 97
Total	$58,675 68

PROFIT AND LOSS—Earnings.

Interest	$7,697 00
Premium	53 75
Pass-books and initiation fees	11 00
Cash over	1 00
Total	$7,762 75

PROFIT AND LOSS—Distribution.

Dividends on running stock	$4,541 49
Dividends on mortgage loan credits	1,161 15
Reserve fund credit	330 85
Undivided profit credit	547 65
Interest on borrowed money	127 45
Salaries of officers and directors	933 00
Office help, rent and legal services	26 00
All other expenses	95 16
Total	$7,762 75

Number of shares of stock in force	970
Capital subscribed and in force	$484,900 00
Number of stockholders	231
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	269
Par value of each share	$500 00
Number of borrowers	61
Plan of Association	Permanent

GARFIELD NO. 2 LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, November 24, 1883. Authorized capital, $1,000,000.00.

President, John Sperry.
Address, 2327 Victor.
Treasurer, Frank A. Agness.
Address, College Hill.

Secretary, Wm. Eichner.
Address, 2820 Euclid Ave.
Attorney, George A. Dornette.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 27, 1917.

ASSETS.

Cash on hand	$1,215 00
Loans on mortgage security	81,500 00
Real estate	475 00
Liberty bond account	10 00
Total	$83,200 00

LIABILITIES.

Running stock and dividends	$63,759 65
Credits on mortgage loans	15,391 60
Reserve fund	1,620 68
Undivided profit fund	1,328 07
Borrowed money and accrued interest	1,100 00
Total	$83,200 00

RECEIPTS.

Dues on running stock	$9,421 95
Credits on mortgage loans	3,925 90
Loans on mortgage security repaid	16,850 00
Borrowed money	4,600 00
Insurance and taxes refunded by borrowers	10 00
Interest	4,991 33
Premium	20 57
Transfer fees	3 00
Pass-books and initiation fees	6 25
Total	$39,829 00
Cash on hand at close of last fiscal year	570 07
Total	$40,399 07

DISBURSEMENTS.

Loans on mortgage security	$11,900 00
Withdrawals of running stock and dividends	19,545 49
Borrowed money	7,000 00
Insurance and taxes paid for borrowers	10 00
Interest on borrowed money	88 08
Repairs on company's real estate	4 70
Taxes	7 92
Salaries of officers and directors	494 00
Office help, rent and legal services	13 00
All other expenses	110 88
Liberty bond account	10 00
Total	$39,184 07
Cash on hand	1,215 00
Total	$40,399 07

PROFIT AND LOSS—EARNINGS.

Interest	$4,991 33
Premium	20 57
Transfer fees	3 00
Pass-books and initiation fees	6 25
Total	$5,021 15

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,070 06
Dividends on mortgage loan credits	640 61
Reserve fund credit	215 15
Undivided profit credit	376 75
Interest on borrowed money	88 08
Salaries of officers and directors	494 00
Office help, rent and legal services	13 00
All other expenses	110 88
Taxes	7 92
Repairs on company's real estate	4 70
Total	$5,021 15

Number of shares of stock in force	783
Capital subscribed and in force	$391,500 00
Number of stockholders	165
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	163
Par value of each share	$500 00
Number of borrowers	39
Plan of Association	Permanent

GEM BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, July 5, 1890. Authorized capital, $1,000,000.00.

President, Joseph Ante.
Address, 931 Enright Ave., Cincinnati.
Treasurer, August Fasse.
Address, 921 Barr St.

Secretary, Henry P. Lange.
Address, 654 Hawthorne Ave., Cincinnati.
Attorney, Orville K. Jones.
Address, 617 Gwynne Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 24, 1918.

ASSETS.

Cash on hand	$2,482 06
Loans on mortgage security	59,971 43
Furniture and fixtures	25 00
Due from borrowers for insurance and taxes	15 82
Bonds	2,600 00
Credits on bonds	750 00
Total	$65,844 31
Interest due and uncollected	$20 30

LIABILITIES.

Running stock and dividends	$47,403 23
Deposits and accrued interest	7,450 00
Reserve fund	2,508 33
Undivided profit fund	765 25
Borrowed money and accrued interest	6,500 00
Credits on bonds	1,217 50
Total	$65,844 31
Interest due and uncollected	$20 30

RECEIPTS.

Dues on running stock	$17,039 73
Deposits	1 000 00
Loans on mortgage security repaid	20,726 78
Loans on all other security repaid	150 00
Borrowed money	11,700 00
Insurance and taxes refunded by borrowers	51 00
Interest	3,897 85
Fines	27 00
Pass-books and initiation fees	4 25
Sale of bonds	2,617 50
Total	$57,214 11
Cash on hand at close of last fiscal year	86 18
Total	$57,300 29

DISBURSEMENTS.

Loans on mortgage security	$16,400 00
Withdrawals of running stock and dividends	22,100 25
Withdrawals of deposits	3,000 00
Borrowed money	8,900 00
Insurance and taxes paid for borrowers	15 82
Interest on deposits	435 68
Interest on borrowed money	311 03
Taxes	61 29
Salaries of officers and directors	575 25
Office help, rent and legal services	188 00
All other expenses	80 91
Bonds purchased	2,750 00
Total	$54,818 23
Cash on hand	2 482 06
Total	$57,300 29

PROFIT AND LOSS—EARNINGS.

Interest	$3,897 85
Fines	27 00
Pass books and initiation fees	4 25
Transferred from undivided profit fund	107 61
Total	$4,036 71

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,114 64
Dividends on mortgage loan credits	130 05
Reserve fund credit	139 86
Interest on deposits	435 68
Interest on borrowed money	311 03
Salaries of officers and directors	575 25
Office help, rent and legal services	188 00
All other expenses	80 91
Taxes	61 29
Total	$4,036 71

Number of shares of stock in force	844
Capital subscribed and in force	$422,250 00
Number of stockholders	234
Number of depositors	5
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4½ and 5

Number of shares loaned upon	172
Par value of each share	$500 00
Number of borrowers	54
Plan of Association	Permanent

GERMAN AMERICAN LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, April 29, 1897. **Authorized capital, $1,000,000.00.**

President, Clem. Steltenpohl.
Address, 548 E. Liberty St.
Treasurer, B. Willenborg.
Address, 704 Reading Road.

Secretary, Joseph H. Uptmoor.
Address, 1117 Seton Ave.
Attorney, W. J. Overbeck.
Address, Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 29, 1918.

ASSETS.

Cash on hand	$2,601 84
Loans on mortgage security	122,657 25
Loans on stock, certificates or pass-book security	300 00
Due from borrowers for insurance and taxes	5 40
Bonds	3,875 00
Total	$129,439 49

LIABILITIES.

Running stock and dividends	$106,613 04
Deposits and accrued interest	9,025 00
Reserve fund	7,107 17
Undivided profit fund	1,944 28
Borrowed money and accrued interest	4,750 00
Total	$129,439 49

RECEIPTS.

Dues on running stock	$40,719 00
Deposits	2,300 00
Loans on mortgage security repaid	41,831 75
Loans on stock, certificates or pass-book security	1,225 00
Borrowed money	9,750 00
Insurance and taxes refunded by borrowers	21 17
Interest	7,625 31
Fines	17 70
Pass-books and initiation fees	12 75
Sale of bonds	1,200 00
Total	$104,702 68
Cash on hand at close of last fiscal year	2,275 51
Total	$106,978 19

DISBURSEMENTS.

Loans on mortgage security	$36,250 00
Loans on stock, certificates or pass-book security	1,050 00
Withdrawals of running stock and dividends	50,012 23
Withdrawals of deposits	2,100 00
Borrowed money	8,150 00
Insurance and taxes paid for borrowers	12 50
Interest on deposits	350 98
Interest on borrowed money	225 83
Salaries of officers and directors	872 00
All other expenses	277 81
Bonds purchased	5,075 00
Total	$104,376 35
Cash on hand	2,601 84
Total	$106,978 19

PROFIT AND LOSS—EARNINGS.

Interest	$7,625 31
Fines	17 70
Pass-books and initiation fees	12 75
Total	$7,655 76

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,486 99
Reserve fund credit	280 21
Undivided profit credit	161 94
Interest on deposits	350 98
Interest on borrowed money	225 83
Salaries of officers and directors	872 00
All other expenses	277 81
Total	$7,655 76

Number of shares of stock in force	1,071
Capital subscribed and in force	$535,500 00
Number of stockholders	349
Number of depositors	277
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	325
Par value of each share	$500 00
Number of borrowers	72
Plan of Association	Permanent

GERMANIA BUILDING ASSOCIATION NO. 3

OF CINCINNATI.

Incorporated, October 12, 1877. Authorized capital, $3,000,000.00.

President, Christian Lang.
Address, 3243 Bishop St.
Treasurer, Charles Stuewe.
Address, 1427 Main St.

Secretary, Andrew Margraf.
Address, 4517 Smith Road, Norwood.
Attorneys, Schorr & Wesselmann.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 30, 1917.

ASSETS.

Cash on hand	$71 68
Loans on mortgage security	316,700 00
Bonds—Liberty	100 00
Total	$316,871 68

RECEIPTS.

Dues on running stock	$64,785 33
Credits on mortgage loans	88,794 09
Borrowed money	22,200 00
Insurance and taxes refunded by borrowers	125 84
Interest	18,761 88
Fines	148 90
Pass-books and initiation fees	21 75
Total	$194,837 79
Cash on hand at close of last fiscal year	13,289 34
Total	$208,127 13

PROFIT AND LOSS—EARNINGS.

Interest	$18,761 88
Fines	148 90
Pass-books and initiation fees	21 75
Transferred from undivided profit fund	235 75
Total	$19,168 28

Number of shares of stock in force	1,863
Capital subscribed and in force	$931,700 00
Number of stockholders	563
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

LIABILITIES.

Running stock and dividends	$232,084 70
Credits on mortgage loans	52,776 68
Reserve fund	22,200 00
Undivided profit fund	2,110 30
Borrowed money and accrued interest	7,700 00
Total	$316,871 68

DISBURSEMENTS.

Loans on mortgage security	$115,750 00
Withdrawals of running stock and dividends	74,915 25
Borrowed money	14,500 00
Insurance and taxes paid for borrowers	125 84
Interest on borrowed money	118 59
Salaries of officers and directors	2,028 00
Office help, rent and legal services	150 60
All other expenses	367 17
Bonds purchased—Liberty bonds	100 00
Total	$208,055 45
Cash on hand	71 68
Total	$208,127 13

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,709 09
Dividends on mortgage loan credits	2,898 95
Reserve fund credit	549 83
Undivided profit credit	1,346 05
Interest on borrowed money	118 59
Salaries of officers and directors	2,028 00
Office help, rent and legal services	150 60
All other expenses	367 17
Total	$19,168 28

Number of shares loaned upon	633
Par value of each share	$500 00
Number of borrowers	112
Plan of Association	Permanent

GERMANIA NO. 2 LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, January 12, 1882.

Authorized capital, $2,000,000.00.

President, Charles Keyer.
Address, 1225 Main St.
Treasurer, Edward C. Wulfeck.
Address, 413 Milton St.

Secretary, Feldie Katz.
Address, c/o Western Bank & Trust Co.
Attorneys, Schorr & Wesselmann.
Address, 2d National Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 27, 1918.

ASSETS.

Cash on hand	$2,741 06
Loans on mortgage security	235,100 00
Bonds—Liberty	4,400 00
Total	$242,241 06
Interest due and uncollected	$67 55

LIABILITIES.

Running stock and dividends	$170,249 60
Credits on mortgage loans	50,662 60
Reserve fund	11,800 00
Undivided profit fund	3,178 86
Borrowed money and accrued interest	6,350 00
Total	$242,241 06
Interest due and uncollected	$67 55

RECEIPTS.

Dues on running stock	$57,635 30
Credits on mortgage loans	40,390 50
Borrowed money	46,075 00
Interest	13,174 39
Pass-books and initia.ion fees	11 50
Sale of bonds	100 00
Total	$157,386 69
Cash on hand at close of last fiscal year	33 21
Total	$157,419 90

DISBURSEMENTS.

Loans on mortgage security	$51,450 00
Withdrawals of running stock and dividends	48,368 00
Borrowed money	47,389 32
Interest on borrowed money	630 48
Salaries of officers and directors	1,940 00
Office help, rent and legal services	168 50
All other expenses	232 54
Bonds Purchased—Liberty	4,500 00
Total	$154,678 84
Cash on hand	2,741 06
Total	$157,419 90

PROFIT AND LOSS—EARNINGS.

Interest	$13,174 39
Pass-books and initiation fees	11 50
Total	$13,185 89

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,300 05
Dividends on mortgage loan credits	1,947 42
Reserve fund credit	800 00
Undivided profit credit	166 90
Interest on borrowed money	630 48
Salaries of officers and directors	1,940 00
Office help, rent and legal services	168 50
All other expenses	232 54
Total	$13,185 89

Number of shares of stock in force	1,298
Capital subscribed and in force	$648,850 00
Number of stockholders	371
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	470
Par value of each share	$500 00
Number of borrowers	85
Plan of Association	Permanent

GEST STREET BUILDING ASSOCIATION NO. 1

OF CINCINNATI.

Incorporated, April 6, 1877.

Authorized capital, $1,000,000.00.

President, Bernard Moormann.
Address, 9th and Carr Sts.
Treasurer, Frank Niemann.
Address, Suire Ave., Price Hill.

Secretary, Henry Doerger.
Address, 9th and Carr Sts.
Attorney, Frank J. Doerger.
Address, 501 Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 4, 1918.

ASSETS

Cash on hand	$2,266 06
Loans on mortgage security	102,750 06
Total	$105,016 12
Interest due and uncollected	$39 57

RECEIPTS

Dues on running stock	$29,012 09
Loans on mortgage security repaid	18,602 41
Borrowed money	11,000 00
Interest	6,361 44
Fines	10
Pass-books and initiation fees	9 50
Total	$64,985 54
Cash on hand at close of last fiscal year	7,627 68
Total	$72,613 22

PROFIT AND LOSS—EARNINGS

Interest	$6,361 44
Fines	10
Pass-books and initiation fees	9 50
Total	$6,371 04

Number of shares of stock in force	748
Capital subscribed and in force	$374,000 00
Number of stockholders	251
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	5

LIABILITIES

Running stock and dividends	$94,073 01
Reserve fund	6,943 11
Undivided profit fund	1,000 00
Borrowed money and accrued interest	3,000 00
Total	$105,016 12
Interest due and uncollected	$39 57

DISBURSEMENTS

Loans on mortgage security	$19,155 40
Withdrawals of running stock and dividends	42,010 66
Borrowed money	8,000 00
Interest on borrowed money	107 39
Salaries of officers and directors	884 00
All other expenses	189 71
Total	$70,347 16
Cash on hand	2,266 06
Total	$72,613 22

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$4,558 85
Reserve fund credit	631 09
Interest on borrowed money	107 39
Salaries of officers and directors	884 00
All other expenses	189 71
Total	$6,371 04

Number of shares loaned upon	266
Par value of each share	$500 00
Number of borrowers	62
Plan of Association	Permanent

GEST STREET NO. 2 LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, June, 1883.

Authorized capital, $500,000.00.

President, A. Hochstresser.
Address, 732 Rosemont.
Treasurer, B. Schoenfeld.
Address, 1114 Budd St.

Secretary, John Ruthman.
Address, S. E. Cor. Fourth and Elm.
Attorney, H. G. Hauck.
Address, Union Trust Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 20, 1917.

ASSETS.

Cash on hand	$3,179 80
Loans on mortgage security	118,900 00
Total	$122,079 80

RECEIPTS.

Dues on running stock	$32,917 00
Loans on mortgage security repaid	25,200 00
Borrowed money	3,600 00
Insurance and taxes refunded by borrowers	20 15
Interest	5,373 57
Fines	73 20
Pass-books and initiation fees	30 75
Total	$67,214 67
Cash on hand at close of last fiscal year	8,754 28
Total	$75,968 95

PROFIT AND LOSS—EARNINGS.

Interest	$5,373 57
Fines	73 20
Pass-books and initiation fees	30 75
Transferred from undivided profit fund	194 77
Insurance refund	3 00
Total	$5,675 29

Number of shares of stock in force	780
Capital subscribed and in force	$390,250 00
Number of stockholders	195
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

LIABILITIES.

Running stock and dividends	$116,209 36
Reserve fund	5,196 17
Undivided profit fund	674 27
Total	$122,079 80

DISBURSEMENTS.

Loans on mortgage security	$36,650 00
Withdrawals of running stock and dividends	31,821 93
Borrowed money	3,600 00
Insurance and taxes paid for borrowers	6 65
Interest on borrowed money	8 89
Salaries of officers and directors	611 25
All other expenses	90 43
Total	$72,789 15
Cash on hand	3,179 80
Total	$75,968 95

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,726 23
Reserve fund credit	238 49
Interest on borrowed money	8 89
Salaries of officers and directors	611 25
All other expenses	90 43
Total	$5,675 29

Number of shares loaned upon	238
Par value of each share	$500 00
Number of borrowers	48
Plan of Association	Permanent

GILT EDGE BUILDING AND SAVINGS COMPANY

OF CINCINNATI.

Incorporated, June, 1884. Authorized capital, $1,000,000.00.

President, John Grimm, Jr.
Address, 675 West Crescent Ave.
Treasurer, Chas. Krueck.
Address, 48 Park Ave.

Secretary, H. E. Fahrenbruck.
Address, 143 Woolper Ave.
Attorney, Maurice L. Galvin.
Address, 1812 First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 1, 1918.

ASSETS

Cash on hand	$1,930 36
Loans on mortgage security	142,874 50
Loans on stock, certificates or pass-book security	175 00
Furniture and fixtures	75 00
Total	$145,054 86

LIABILITIES

Running stock and dividends	$115,770 23
Credits on mortgage loans	1,041 27
Deposits and accrued interest	2,957 22
Reserve fund	5,400 00
Undivided profit fund	2,418 56
Borrowed money and accrued interest	15,861 58
Liberty bonds	1,606 00
Total	$145,054 86

RECEIPTS

Dues on running stock	$47,512 00
Deposits	1,060 00
Loans on mortgage security repaid	26,569 52
Loans on stock, certificates or pass-book security	1,405 00
Borrowed money	38,600 00
Insurance and taxes refunded by borrowers	2 40
Interest	8,903 98
Fines	38 90
Transfer fees	3 00
Pass-books and initiation fees	114 00
Sale of bonds—Liberty	7,606 00
Thrift stamps	100 00
Total	$131,914 80
Cash on hand at close of last fiscal year	79 91
Total	$131,994 71

DISBURSEMENTS

Loans on mortgage security	$45,052 08
Loans on stock, certificates or pass-book security	530 00
Withdrawals of running stock and dividends	41,191 75
Withdrawals of deposits	535 00
Borrowed money	34,600 00
Interest on deposits	97 55
Interest on borrowed money	1,078 13
Salaries of officers and directors	582 75
All other expenses	297 09
Bonds purchased—Liberty	6,000 00
Thrift stamps	100 00
Total	$130,064 35
Cash on hand	1,930 36
Total	$131,994 71

PROFIT AND LOSS—EARNINGS

Interest	$8,903 98
Fines	38 90
Transfer fees	3 00
Pass-books and initiation fees	114 00
Total	$9,059 88

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$5,342 53
Dividends on mortgage loan credits	424 01
Reserve fund credit	600 00
Undivided profit credit	398 57
Interest on deposits	100 22
Interest on borrowed money	1,139 71
Salaries of officers and directors	582 75
All other expenses	297 09
Furniture and fixtures	175 00
Total	$9,059 88

Number of shares of stock in force	1,323
Capital subscribed and in force	$661,600 00
Number of stockholders	328
Number of depositors	5
Rate per cent interest charged	6.24
Rate per cent dividend declared to running and paid-up stock	5½
Rate per cent interest paid on deposits	4

Number of shares loaned upon	368
Par value of each share	$500 00
Number of borrowers	88
Plan of Association	Permanent

GLENN BUILDING AND SAVING ASSOCIATION
OF CINCINNATI.

Incorporated, December 7, 1895.

Authorized capital, $1,000,000.00.

President, C. H. Barber.
Address, 875 Tweed Ave., Mt. Lookout.
Treasurer, Chas. E. Betscher.
Address, Linwood.

Secretary, R. L. Baehr.
Address, 3329 Hackberry St., East Walnut Hills.
Attorney, Chas. T. Dumont.
Address, Bell Block Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMEBER 30, 1917.

ASSETS.

Cash on hand	$828 16
Loans on mortgage security	168,417 25
Real estate	793 77
Due from borrowers for insurance and taxes	113 91
Bonds—Liberty	500 00
Total	$170,653 09
Interest due and uncollected	$77 10

LIABILITIES.

Running stock and dividends	$79,521 79
Credits on mortgage loans	35,254 00
Paid-up stock and dividends	3,082 50
Deposits and accrued interest	37,704 80
Reserve fund	4,842 82
Undivided profit fund	2,247 18
Borrowed money and accrued interest	8,000 00
Total	$170,653 09
Interest due and uncollected	$77 10

RECEIPTS.

Dues on running stock	$51,486 06
Paid-up stock	1,000 00
Deposits	12,644 00
Borrowed money	16,500 00
Insurance and taxes refunded by borrowers	538 51
Interest	9,727 92
Fines	179 33
Pass-books and initiation fees	7 25
Total	$92,083 07
Cash on hand at close of last fiscal year	4,534 73
Total	$96,617 80

DISBURSEMENTS.

Loans on mortgage security	$51,762 00
Withdrawals of running stock and dividends	22,637 58
Withdrawals of deposits	8,782 00
Borrowed money	8,500 00
Insurance and taxes paid for borrowers	401 99
Dividends on paid-up stock	110 60
Interest on deposits	1,657 56
Interest on borrowed money	78 75
Salaries of officers and directors	1,023 00
Office help, rent and legal services	170 00
All other expenses	150 29
Bonds purchased	500 00
Real estate	15 87
Total	$95,789 64
Cash on hand	828 16
Total	$96,617 80

PROFIT AND LOSS—Earnings.

Interest	$9,727 92
Fines	179 33
Pass-books and initiation fees	7 25
Transferred from undivided profit fund	108 21
Total	$10,022 71

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,771 83
Dividends on paid-up stock	143 10
Reserve fund credit	421 00
Undivided profit credit	528 68
Interest on deposits	1,736 06
Interest on borrowed money	78 75
Salaries of officers and directors	1,023 00
Office help, rent and legal services	170 00
All other expenses	150 29
Total	$10,022 71

Number of shares of stock in force	1,690
Capital subscribed and in force	$422,425 00
Number of stockholders	462
Number of depositors	56
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	674
Par value of each share	$250 00
Number of borrowers	85
Plan of Association	Permanent

GLENWAY LOAN AND DEPOSIT COMPANY
OF CINCINNATI.

Incorporated, June, 1891. Authorized capital, $3,000,000.00.

President, Henry Ritter.
Address, Glenway and Sliker Ave.
Treasurer, Edwin E. Winter.
Address, 852 Academy Ave.

Secretary, John M. Phelan.
Address, 1035 Winfield Ave.
Attorney, Clifford Brown.
Address, 815 1st National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 29, 1918.

ASSETS.

Cash on hand	$8,464 39
Loans on mortgage security	359,385 83
Real estate—office building	9,000 00
Bonds	1,945 00
War savings certificates	92 40
Total	$378,887 62

LIABILITIES.

Running stock and dividends	$254,875 31
Paid-up stock and dividends	49,500 00
Deposits and accrued interest	30 330 05
Reserve fund	12,828 54
Undivided profit fund	5,263 72
Borrowed money and accrued interest	26,090 00
Total	$378,887 62

RECEIPTS.

Dues on running stock	$89,008 25
Paid-up stock	3,000 00
Deposits	16,690 79
Loans on mortgage security repaid	78,701 34
Borrowed money	68,990 00
Interest	22,418 82
Premium	1 53
Fines	1 52
Transfer fees	3 00
Pass-books and initiation fees	28 50
Rents from company's real estate	648 00
Sale of bonds	22,397 50
Total	$301,889 25
Cash on hand at close of last fiscal year	18 41
Total	$301,907 66

DISBURSEMENTS.

Loans on mortgage security	$93,502 90
Withdrawals of running stock and dividends	91,377 03
Withdrawals of paid-up stock	6,000 00
Withdrawals of deposits	14,455 70
Borrowed money	56,200 00
Furniture	153 65
Dividends on paid-up stock	2,562 16
Interest on deposits	765 68
Interest on borrowed money	1,712 71
Repairs on company's real estate	68 31
Taxes	68 93
Salaries of officers and directors	1,731 50
All other expenses	409 80
Bonds purchased	24,342 50
War saving certificates	92 40
Total	$293,443 27
Cash on hand	8,464 39
Total	$301,907 66

PROFIT AND LOSS—EARNINGS.

Interest	$22,418 82
Premium	1 53
Fines	1 52
Transfer fees	3 00
Pass-books and initiation fees	28 50
Rent from company's real estate	648 00
Total	$23,101 37

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,800 09
Dividends on paid-up stock	2,562 16
Reserve fund credit	2,828 54
Interest on deposits	765 68
Interest on borrowed money	1,712 71
Salaries of officers and directors	1,731 50
All other expenses	409 80
Taxes	68 93
Repairs on company's real estate	68 31
Furniture and fixtures	153 65
Office building	1,000 00
Total	$23,101 37

Number of shares of stock in force	4,368
Capital subscribed and in force	$2,184,000 00
Number of stockholders	769
Number of depositors	220
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	3

Number of shares loaned upon	951
Par value of each share	$500 00
Number of borrowers	185
Plan of Association	Permanent

GLOBE BUILDING AND SAVING COMPANY
OF CINCINNATI.

Incorporated, February 1, 1887. Authorized capital, $1,000,000.00.

President, F. H. Ballman.
Address, Freeman and Liberty Streets.
Treasurer, Michael Ibold.
Address, Ninth and Central Ave.

Secretary, W. M. Hull.
Address, 1906 Freeman Ave.
Attorney, C. O. Rose.
Address, First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 1, 1918.

ASSETS.

Cash on hand	$1,246 05
Loans on mortgage security	151,380 07
Total	$152,626 12
Interest due and uncollected	$2 45

LIABILITIES.

Running stock and dividends	$112,340 04
Deposits and accrued interest	8,650 00
Reserve fund	8,136 08
Undivided profit fund	4,700 00
Borrowed money and accrued interest	18,800 00
Total	$152,626 12
Interest due and uncollected	$2 45

RECEIPTS.

Dues on running stock	$41,057 22
Deposits	1,675 75
Credits on mortgage loans	12,435 38
Loans on mortgage security repaid	6,836 80
Borrowed money	26,500 00
Interest	9,781 82
Premium	144 37
Fines	44 95
Pass-books and initiation fees	39 00
Total	$98,515 29
Cash on hand at close of last fiscal year	386 64
Total	$98,901 93

DISBURSEMENTS.

Loans on mortgage security	$14,100 00
Withdrawals of running stock and dividends	52,765 29
Withdrawals of deposits	11,425 75
Borrowed money	16,000 00
Interest on deposits	554 90
Interest on borrowed money	949 57
Salaries of officers and directors	1,657 50
Office help, rent and legal services	60 00
All other expenses	142 87
Total	$97,655 88
Cash on hand	1,246 05
Total	$98,901 93

PROFIT AND LOSS—Earnings.

Interest	$9,781 82
Premium	144 37
Fines	44 95
Pass-books and initiation fees	39 00
Total	$10,010 14

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,460 30
Reserve fund credit	535 00
Undivided profit credit	650 00
Interest on deposits	554 90
Interest on borrowed money	949 57
Salaries of officers and directors	1,657 50
Office help, rent and legal services	60 00
All other expenses	142 87
Total	$10,010 14

Number of shares of stock in force	1,554
Capital subscribed and in force	$777,000 00
Number of stockholders	309
Number of depositors	9
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	417
Par value of each share	$500 00
Number of borrowers	81
Rate per cent. premium charged	½
Plan of Association	Permanent

GLORIA LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, April 3, 1888.

Authorized capital, $1,000,000.00.

President, John Gessner.
Address, 2321 Rohe St.
Treasurer, Robert Graefe.
Address, 1428 Race St.

Secretary, Edw. A. Gartner.
Address, 404 East Liberty St.
Attorney, Henry Baer.
Address, Sixth and Vine Streets.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 30, 1918.

ASSETS.

Cash on hand	$1,636 62
Loans on mortgage security	109,900 00
Bonds	700 00
Total	$112,236 62

LIABILITIES.

Running stock and dividends	$63,043 50
Credits on mortgage loans	31,923 15
Dividends on running stock and mortgage loan credits	1,840 00
Deposits and accrued interest	500 00
Reserve fund	6,400 00
Undivided profit fund	1,779 97
Borrowed money and accrued interest	1,000 00
Deposits from other building and loan associations	5,750 00
Total	$112,236 62

RECEIPTS.

Dues on running stock	$22,298 50
Credits on mortgage loans	11,352 48
Loans on mortgage security repaid	33,150 00
Borrowed money	16,950 00
Deposits from other building and loan associations	5,750 00
Interest	4,743 83
Fines	35 20
Pass-books and initiation fees	9 75
Sale of bonds	800 00
Total	$95,089 76
Cash on hand at close of last fiscal year	2,815 50
Total	$97,905 26

DISBURSEMENTS.

Loans on mortgage security	$46,950 00
Withdrawals of running stock	25,919 70
Withdrawals of dividends	2,445 70
Borrowed money	15,950 00
Interest on deposits	222 42
Interest on borrowed money	149 75
Salaries of officers and directors	944 50
Office help, rent and legal services	54 00
All other expenses	132 57
Deposits by other building and loan associations withdrawn	2,000 00
Bonds purchased	1,500 00
Total	$96,268 64
Cash on hand	1,636 62
Total	$97,905 26

PROFIT AND LOSS—EARNINGS.

Interest	$4,743 83
Fines	35 20
Pass-books and initiation fees	9 75
Total	$4,788 78

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,539 00
Dividends on mortgage loan credits	74 35
Reserve fund credit	250 00
Undivided profit credit	422 19
Interest on deposits	222 42
Interest on borrowed money	149 75
Salaries of officers and directors	944 50
Office help, rent and legal services	54 00
All other expenses	132 57
Total	$4,788 78

Number of shares of stock in force	1,022
Capital subscribed and in force	$510,900 00
Number of stockholders	224
Number of depositors	1
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	220
Par value of each share	$500 00
Number of borrowers	59
Plan of Association	Permanent

GOVERNMENT LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, March 4, 1888.

Authorized capital, $750,000.00.

President, Chas. W. Snyder.
Address, 1665 Pullan Ave.
Treasurer, A. Wendel.
Address, 1003 Main St.

Secretary, Ben. F. Knapke.
Address, 925 Walnut St.
Attorney, B. H. Hulswitt.
Address, 812 Second National Bank.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 23, 1918.

ASSETS.

Cash on hand	$1,259 86
Loans on mortgage security	65,200 00
Total	$66,459 86
Interest due and uncollected	$522 40

LIABILITIES.

Running stock and dividends	$40,717 33
Credits on mortgage loans	18,822 76
Deposits and accrued interest	3,864 39
Reserve fund	1,235 83
Undivided profit fund	1,819 55
Total	$66,459 86
Interest due and uncollected	$522 40

RECEIPTS.

Dues on running stock	$22,423 07
Deposits	525 00
Loans on mortgage security repaid	15,750 00
Borrowed money	7,000 00
Insurance and taxes refunded by borrowers	41 97
Interest	3,748 90
Fines	8 36
Pass-books and initiation fees	5 50
Cash overs	1 35
Total	$49,504 15
Cash on hand at close of last fiscal year	693 02
Total	$50,197 17

DISBURSEMENTS.

Loans on mortgage security	$11,800 00
Withdrawals of running stock and dividends	24,551 95
Withdrawals of deposits	1,056 00
Borrowed money	10,300 00
Interest on deposits	159 64
Interest on borrowed money	144 15
Taxes	92
Salaries of officers and directors	802 00
Office help, rent and legal services	52 00
All other expenses	67 23
Interest returned to borrowers	1 44
Cash short	1 98
Total	$48 937 31
Cash on hand	1,259 86
Total	$50,197 17

PROFIT AND LOSS—EARNINGS.

Interest	$3,748 90
Fines	8 36
Pass-book and initiation fees	5 50
Transferred from undivided profit fund	19 77
Cash overs	1 35
Total	$3,783 88

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,723 42
Dividends on mortgage loan credits	714 88
Reserve fund credit	127 35
Interest on deposits	148 51
Interest on borrowed money	144 15
Salaries of officers and directors	802 00
Office help, rent and legal services	52 00
All other expenses	67 23
Taxes	92
Interest returned to borrowers	1 44
Cash short	1 98
Total	$3,783 88

Number of shares of tock in force	458
Capital subscribed and in force	$229,200 00
Number of stockholders	202
Number of depositors	15
Rate per cent interest charged	6 2/10
Rate per cent. dividend declared to running and paid-up stock	5 9/10
Rate per cent. interest paid on deposits	3½ and 4

Number of shares loaned upon	130
Par value of each share	$500 00
Number of borrowers	29
Plan of Association	Permanent

GREEN STREET LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, January 27, 1881. Authorized capital, $500,000.00.

President, John N. Wolf.
Address, 1712 Highland Ave.
Treasurer, Joseph Fettig.
Address, 21 Mulberry St.

Secretary, L. W. Breitenback.
Address, 28 Mulberry St.
Attorney, Frank H. Kunkel.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 29, 1918.

ASSETS.

Cash on hand	$2,042 53
Loans on mortgage security	138,350 00
Total	$140,392 53

LIABILITIES.

Running stock and dividends	$75,835 08
Credits on mortgage loans	37,105 29
Deposits and accrued interest	8,261 91
Reserve fund	10,490 00
Undivided profit fund	1,100 25
Borrowed money and accrued interest	7,600 00
Total	$140,392 53

RECEIPTS.

Dues on running stock	$30,319 50
Deposits	3,025 00
Credits on mortgage loans	9,074 50
Loans on mortgage security repaid	25,500 00
Borrowed money	23,900 00
Interest	8,319 12
Premium	145 51
Fines	19 40
Transfer fees	2 00
Pass-books and initiation fees	7 50
Total	$100,312 53
Cash on hand at close of last fiscal year	1,437 52
Total	$101,750 05

DISBURSEMENTS.

Loans on mortgage security	$32,700 00
Withdrawals of running stock and dividends	45,618 63
Withdrawals of deposits	2,835 00
Borrowed money	16,300 00
Interest on deposits	298 37
Interest on borrowed money	492 59
Salaries of officers and directors	1,245 60
Office help, rent and legal services	132 00
All other expenses	85 33
Total	$99,707 52
Cash on hand	2,042 53
Total	$101,750 05

PROFIT AND LOSS—EARNINGS.

Interest	$8,319 12
Premium	145 51
Fines	19 40
Transfer fees	2 00
Pass-books and initiation fees	7 50
Total	$8,493 53

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,790 34
Dividends on mortgage loan credits	1,752 03
Reserve fund credit	675 00
Undivided profit credit	17 19
Interest on deposits	303 45
Interest on borrowed money	492 59
Salaries of officers and directors	1,245 60
Office help, rent and legal services	132 00
All other expenses	85 33
Total	$8,493 53

Number of shares of stock in force	792
Capital subscribed and in force	$396,000 00
Number of stockholders	202
Number of depositors	15
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5 60/100
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	279
Par value of each share	$500 00
Number of borrowers	53
Rate per cent. premium charged	1/10
Plan of Association	Permanent

GREEN STREET NO. 2 LOAN AND BUILDING COMPANY OF CINCINNATI.

Incorporated, September 15, 1883.

Authorized capital, $500,000.00.

President, H. J. Brockhoff.
Address, 1134 Seton Ave.
Treasurer, Julius A. Reif.
Address, 231 Calhoun St.

Secretary, Louis Huelefeld.
Address, 2622 Scioto St.
Attorney, F. H. Kunkel.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 4, 1917.

ASSETS.

Cash on hand	$58 29
Loans on mortgage security	33,750 00
Total	$33,808 29

LIABILITIES.

Running stock and dividends	$16,409 66
Credits on mortgage loans	9,564 42
Reserve fund	1,636 19
Undivided profit fund	798 02
Borrowed money and accrued interest	5,400 00
Total	$33,808 29

RECEIPTS.

Dues on running stock	$10,490 00
Credits on mortgage loans	2,155 50
Loans on mortgage security repaid	4,500 00
Borrowed money	10,100 00
Interest	1,678 27
Premium	98
Fines	2 13
Interest from bank	6 02
Total	$28,932 90
Cash on hand at close of last fiscal year	596 36
Total	$29,529 26

DISBURSEMENTS.

Loans on mortgage security	$11,350 00
Withdrawals of running stock and dividends	11,451 08
Borrowed money	6,100 00
Interest on borrowed money	101 05
Salaries of officers and directors	435 25
All other expenses	17 50
Miscellaneous	16 09
Total	$29,470 97
Cash on hand	58 29
Total	$29,529 26

PROFIT AND LOSS—EARNINGS.

Interest	$1,678 27
Premium	98
Fines	2 13
Interest from bank	6 02
Transferred from undivided profit fund	20 70
Total	$1,708 10

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,073 78
Reserve fund credit	55 88
Undivided profit credit	8 55
Interest on borrowed money	101 05
Salaries of officers and directors	435 25
All other expenses	17 50
Miscellaneous	16 09
Total	$1,708 10

Number of shares of stock in force	248
Capital subscribed and in force	$124,000 00
Number of stockholders	78
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	68
Par value of each share	$500 00
Number of borrowers	16
Plan of Association	Permanent

HANOVER BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, September, 1883. Authorized capital, $500,000.00.

President, Frank Middleberg.
Address, 543 E. Thirteenth St.
Treasurer, Frank Telscher.
Address, S. W. Cor. 13th and Main Sts.

Secretary, Gerhard E. Hackman.
Address, Reading and Dale Sts., Sta. P.
Attorney, Frank H. Kunkel.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 28, 1917.

ASSETS.

Cash on hand	$289 99
Loans on mortgage security	71,050 00
Liberty bonds	2,000 00
Total	$73,339 99
Interest due and uncollected	$2 40

LIABILITIES.

Running stock and dividends	$46,648 87
Credits on mortgage loans	17,696 84
Reserve fund	3,400 00
Undivided profit fund	1,894 28
Borrowed money and accrued interest	3,700 00
Total	$73,339 99
Interest due and uncollected	$2 40

RECEIPTS.

Dues on running stock	$12,335 00
Credits on mortgage loans	4,719 00
Loans on mortgage security repaid	14,418 00
Borrowed money	5,400 00
Insurance and taxes refunded by borrowers	19 66
Interest	3,948 72
Interest from bank	61 23
Fines	12 42
Pass-books and initiation fees	6 50
Total	$40,920 53
Cash on hand at close of last fiscal year	895 36
Total	$41,815 89

DISBURSEMENTS.

Loans on mortgage security	$17,550 00
Withdrawals of running stock and dividends	17,923 26
Borrowed money	3,300 00
Insurance and taxes paid for borrowers	19 66
Interest on borrowed money	23 32
Salaries of officers and directors	598 00
Office help, rent and legal services	35 00
All other expenses	76 66
Liberty bonds	2,000 00
Total	$41,525 90
Cash on hand	289 99
Total	$41,815 89

PROFIT AND LOSS—Earnings.

Interest	$3,948 72
Interest from bank	61 23
Fines	12 42
Pass-books and initiation fees	6 50
Total	$4,028 87

PROFIT AND LOSS—Distribution.

Dividends on running stock	$2,223 34
Dividends on mortgage loan credits	573 63
Reserve fund credit	175 00
Undivided profit credit	323 92
Interest on borrowed money	23 32
Salaries of officers and directors	598 00
Office help, rent and legal services	35 00
All other expenses	76 66
Total	$4,028 87

Number of shares of stock in force	383
Capital subscribed and in force	$191,250 00
Number of stockholders	130
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	144
Pa value of each share	$500 00
Number of borrowers	30
Plan of Association	Permanent

HAWTHORNE SAVINGS AND LOAN ASSOCIATION
OF CINCINNATI.

Incorporated, April 27, 1911.

Authorized capital, $500,000.00.

President, Geo. Budde.
Address, 655 Hawthorne Ave.
Treasurer, John J. Heidacher.
Address, 525 Hawthorne Ave.

Secretary, Henry P. Lange.
Address, 654 Hawthorne Ave.
Attorney, Henry G. Hauck.
Address, 1401-2 Union Trust and Savings Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 29, 1918.

ASSETS.

Cash on hand	$28 30
Loans on mortgage security	44,039 62
Furniture and fixtures	25 00
Due from borrowers for insurance and taxes	10 38
Bonds	1,600 00
Paid on account of bonds	1,712 50
Total	$47,415 80

LIABILITIES.

Running stock and dividends	$34,066 03
Savings account	4,447 13
Deposits and accrued interest	4,605 00
Reserve fund	750 00
Undivided profit fund	863 14
Borrowed money and accrued interest	1,000 00
Credit on bond No. 2	225 00
Credit on bond No. 3	1,459 50
Total	$47,415 80

RECEIPTS.

Dues on running stock	$17,306 85
Savings Account	1,666 68
Deposits	2,340 00
Loans on mortgage security repaid	6,191 11
Borrowed money	6,750 00
Interest	2,986 38
Fines	21 55
Pass-books and initiation fees	5 75
Sale of bonds	2,084 50
Cash over	10
Total	$39,352 92
Cash on hand at close of last fiscal year	477 60
Total	$39,830 52

DISBURSEMENTS.

Loans on mortgage security	$2,500 00
Withdrawals of running stock and dividends	20,201 00
Savings account	1,992 19
Withdrawals of deposits	2,100 00
Borrowed money	8,350 00
Insurance and taxes paid for borrowers	10 38
Interest on deposits	202 28
Interest on borrowed money	219 87
Salaries of officers and directors	390 25
Office help, rent and legal services	26 00
All other expenses	97 75
Bonds purchased	3,712 50
Total	$39,802 22
Cash on hand	28 30
Total	$39,830 52

PROFIT AND LOSS—EARNINGS.

Interest	$2,986 38
Fines	21 55
Pass-books and initiation fees	5 75
Cash over	10
Total	$3,013 78

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,442 87
Dividends on mortgage loan credits	79 64
Interest on savings account	171 15
Reserve fund credit	290 00
Undivided profit credit	93 97
Interest on deposits	202 28
Interest on borrowed money	219 87
Salaries of officers and directors	390 25
Office help, rent and legal services	26 00
All other expenses	97 75
Total	$3,013 78

Number of shares of stock in force	875½
Capital subscribed and in force	$437,750 00
Number of stockholders	195
Number of depositors	9
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4½ and 5

Number of shares loaned upon	117½
Par value of each share	$500 00
Number of borrowers	27
Plan of Association	Permanent

HEWITT AVENUE LOAN AND BUILDING ASSOCIATION OF CINCINNATI.

Incorporated, March 30, 1893.

Authorized capital, $2,000,000.00.

President, John Eger.
Address, 1814 Fairfax Ave.
Treasurer, Chas. W. Sieverling.
Address, 3545 Bolce Ave.

Secretary, W. Linn DeBeck.
Address, 1850 Kinney Ave.
Attorney, John Schwaab.
Address, 506 Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 25, 1918.

ASSETS.

Cash on hand	$932 67
Loans on mortgage security	172,947 60
Total	$173,880 27
Interest due and uncollected	$79 48

LIABILITIES.

Running stock and dividends	$123,846 59
Paid-up stock and dividends	10,726 00
Deposits and accrued interest	34,225 00
Reserve fund	3,848 53
Undivided profit fund	1,234 15
Total	$173,880 27
Interest due and uncollected	$79 48

RECEIPTS.

Dues on running stock	$47,552 50
Paid-up stock	4,000 00
Deposits	11,765 00
Loans on mortgage security repaid	42,099 68
Borrowed money	27,475 00
Interest	11,122 67
Premium	437 43
Fines	93 98
Pass-books and initiation fees	23 50
Total	$144,569 76
Cash on hand at close of last fiscal year	26 45
Total	$144,596 21

DISBURSEMENTS.

Loans on mortgage security	$47,250 00
Withdrawals of running stock and dividends	49,907 44
Withdrawals of deposits	15,360 00
Borrowed money	27,475 00
Dividends on paid-up stock	379 33
Interest on deposits	1,764 84
Interest on borrowed money	215 47
Salaries of officers and directors	1,052 00
Office help, rent and legal services	104 00
All other expenses	155 46
Total	$143,663 54
Cash on hand	932 67
Total	$144,596 21

PROFIT AND LOSS—Earnings.

Interest	$11,122 67
Premium	437 43
Fines	93 98
Pass-books and initiation fees	23 50
Total	$11,677 58

PROFIT AND LOSS—Distribution.

Dividends on running stock	$6,607 50
Dividends on mortgage loan credits	293 10
Dividends on paid-up stock	428 50
Reserve fund credit	583 88
Undivided profit credit	472 83
Interest on deposits	1,764 84
Interest on borrowed money	215 47
Salaries of officers and directors	1,052 00
Office help, rent and legal services	104 00
All other expenses	155 46
Total	$11,677 58

Number of shares of stock in force	2,504
Capital subscribed and in force	$1,252,000 00
Number of stockholders	480
Number of depositors	74
Rate per cent. interest charged	6¼
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	486
Par value of each share	$500 00
Number of borrowers	79
Rate per cent. premium charged	1/5
Plan of Association	Permanent

HIGHLAND AVENUE LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, February 17, 1887.

Authorized capital, $1,000,000.00.

President, Julius Engelke.
Address, 232 East Rochelle St.
Treasurer, Geo. H. Heitbrink.
Address, 2913 Vaughn St.

Secretary, H. E. Bienfang.
Address, Wyoming.
Attorney, Harry R. Weber.
Address, Gerke Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 14, 1918.

ASSETS

Cash on hand	$4,547 69
Loans on mortgage security	101,064 19
Loans on stock, certificates or pass-book security	1,000 00
Bonds—Liberty Loan	500 00
Total	$107,111 88

LIABILITIES.

Running stock and dividends	$102,488 36
Reserve fund	4,366 40
Undivided profit fund	257 12
Total	$107,111 88

RECEIPTS.

Dues on running stock	$40,760 19
Loans on mortgage security repaid	22,657 15
Borrowed money	10,650 00
Interest	6,165 11
Interest from bank	17 58
Pass-books and initiation fees	9 75
Sale of bonds	500 00
Total	$80,759 78
Cash on hand at close of last fiscal year	1,277 28
Total	$82,037 06

DISBURSEMENTS.

Loans on mortgage security	$17,500 00
Loans on stock, certificates or pass-book security	1,500 00
Withdrawals of running stock and dividends	34,795 28
Borrowed money	21,350 00
Interest on borrowed money	335 94
Salaries of officers and directors	910 00
All other expenses	98 15
Bonds purchased	1,000 00
Total	$77,489 37
Cash on hand	4,547 69
Total	$82,037 06

PROFIT AND LOSS—EARNINGS.

Interest	$6,182 69
Pass-books and initiation fees	9 75
Total	$6,192 44

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,533 60
Reserve fund credit	242 15
Undivided profit credit	72 60
Interest on borrowed money	335 94
Salaries of officers and directors	910 00
All other expenses	98 15
Total	$6,192 44

Number of shares of stock in force	1,391
Capital subscribed and in force	$695,500 00
Number of stockholders	314
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¼

Number of shares loaned upon	282
Par value of each share	$500 00
Number of borrowers	54
Plan of Association	Permanent

HILLSDALE LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, December 9, 1890.

Authorized capital, $2,000,000.00.

President, Henry Bernard.
Address, 3003 Falke St.
Treasurer, Anton Rieg.
Address, 2554 Vine St.

Secretary, Charles Runge.
Address, c/o Volksblatt Co.
Attorney, Charles A. Heilker.
Address, Atlas Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 26, 1917.

ASSETS.

Cash on hand	$107 61
Loans on mortgage security	146,904 00
Total	$147,011 61

LIABILITIES.

Running stock and dividends	$99,728 64
Credits on mortgage loans	29,941 93
Reserve fund	3,638 53
Undivided profit fund	802 51
Borrowed money and accrued interest	12,900 00
Total	$147,011 61

RECEIPTS.

Dues on running stock	$52,598 53
Loans on mortgage security repaid	13,250 00
Borrowed money	27,000 00
Interest	7,256 74
Fines	38 70
Transfer fees	2 00
Pass-books and initiation fees	20 25
Total	$100,166 22
Cash on hand at close of last fisca year	635 15
Total	$100,801 37

DISBURSEMENTS.

Loans on mortgage security	$22,800 00
Withdrawals of running stock and dividends	51,920 30
Borrowed money	23,750 00
Interest on borrowed money	717 00
Salaries of officers and directors	1,292 00
Office help, rent and legal services	52 00
All other expenses	162 46
Total	$100,693 76
Cash on hand	107 61
Total	$100,801 37

PROFIT AND LOSS—Earnings.

Interest	$7,256 74
Fines	38 70
Transfer fees	2 00
Pass-books and initiation fees	20 25
Transferred from undivided profit fund	46 85
Total	$7,364 54

PROFIT AND LOSS—Distribution.

Dividends on running stock	$4,646 42
Reserve fund credit	373 38
Undivided profit credit	121 28
Interest on borrowed money	717 00
Salaries of officers and directors	1,292 00
Office help, rent and legal services	52 00
All other expenses	162 46
Total	$7,364 54

Number of shares of stock in force	2,780
Capital subscribed and in force	$1,389,900 00
Number of stockholders	414
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	294
Par value of each share	$500 00
Number of borrowers	64
Plan of Association	Permanent

HOME BUILDERS' LOAN AND SAVING COMPANY

OF CINCINNATI.

Incorporated, April 20, 1908.

Authorized capital, $1,000,000.00.

President, Henry Overmann.
Address, 1704 Vine St.
Treasurer, Herman Roeckers.
Address, 1125 Vine St.

Secretary, Jos. F. Rudolf.
Address, 415 Ada St.
Attorney, Roy Manogue.
Address, 809 Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 16, 1918.

ASSETS.

Cash on hand	$1,950 19
Loans on mortgage security	21,574 18
Bonds—Second Liberty loan	700 00
Total	$24,224 37

RECEIPTS.

Dues on running stock	$11,839 65
Paid-up stock	6,300 00
Credits on mortgage loans	1,081 50
Borrowed money	2,600 00
Insurance and taxes refunded by borrowers	1,221 86
Pass-books	9 25
Sale of bonds	300 00
Total	$23,352 26
Cash on hand at close of last fiscal year	1,036 17
Total	$24,388 43

PROFIT AND LOSS—EARNINGS.

Interest	$1,221 86
Pass-books	9 25
Total	$1,231 11

Number of shares of stock in force	629
Capital subscribed and in force	$314,500 00
Number of stockholders	155
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$14,900 03
Paid-up stock and dividends	8,942 15
Reserve fund	263 13
Undivided profit fund	119 06
Total	$24,224 37

DISBURSEMENTS.

Loans on mortgage security	$4,950 00
Withdrawals of running stock and dividends	12,041 83
Withdrawals of paid-up stock	1,400 00
Borrowed money	2,600 00
Dividends on paid-up stock	202 42
Interest on borrowed money	4 94
Salaries of officers and directors	194 00
All other expenses	40 10
Bonds purchased and accrued interest	1,004 95
Total	$22,438 24
Cash on hand	1,950 19
Total	$24,388 43

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$570 84
Dividends on mortgage loan credits	11 76
Dividends on paid-up stock	317 38
Reserve fund credit	54 52
Undivided profit credit	32 62
Interest on Liberty bonds	4 95
Interest on borrowed money	4 94
Salaries of officers and directors	194 00
All other expenses	40 10
Total	$1,231 11

Number of shares loaned upon	52
Par value of each share	$500 00
Number of borrowers	12
Plan of Association	Permanent

HOMESTEAD SAVINGS AND LOAN COMPANY

HARTWELL, CINCINNATI, HAMILTON COUNTY.

Incorporated, March 29, 1884. Authorized capital, $1,000,000.00.

President, F. C. Kemp.
Address, 224 Kearney St., Hartwell.
Treasurer, G. C. Blackburn.
Address, Hartwell Avenue, Cincinnati.

Secretary, John H. Early.
Address, 115 Hartwell Ave.
Attorney, Wilfred M. Tyler.
Address, Atlas Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 26, 1918.

ASSETS

Cash on hand	$2,162 39
Loans on mortgage security	204,850 00
Loans on stock, certificates or pass-book security	1,855 00
Furniture and fixtures	40 00
Real estate	1,875 00
Due from borrowers for insurance and taxes	69 41
Bonds	4,800 00
Total	$215,651 80
Interest due and uncollected	$20 88

LIABILITIES.

Running stock and dividends	$148,937 24
Deposits and accrued interest	37,772 63
Reserve fund	7,150 00
Undivided profit fund	1,891 93
Borrowed money and accrued interest	19,900 00
Total	$215,651 80
Interest due and uncollected	$20 88

RECEIPTS

Dues on running stock	$46,621 07
Deposits	19,126 96
Loans on mortgage security repaid	40,400 00
Loans on stock, certificates or pass-book security	8,283 50
Borrowed money	36,900 00
Insurance and taxes refunded by borrowers	20 00
Interest	12,305 70
Fines	118 64
Pass-books and initiation fees	21 00
Rents from company's real estate	15 00
Sale of bonds	1,450 00
Cash over	10 90
Total	$165,272 77
Cash on hand at close of last fiscal year	58 99
Total	$165,331 76

DISBURSEMENTS

Loans on mortgage security	$56,076 87
Loans on stock certificates or pass-book security	8,675 00
Withdrawals of running stock and dividends	58,449 68
Withdrawals of deposits	12,684 81
Borrowed money	17,700 00
Insurance and taxes paid for borrowers	69 41
Interest on deposits	1,199 90
Interest on borrowed money	883 95
Interest on liberty bonds (deferred payments)	26 38
Salaries of officers and directors	629 50
Office help rent and legal services	120 00
All other expenses	402 97
Bonds purchased	6,250 00
Cash short	90
Total	$163,169 37
Cash on hand	2,162 39
Total	$165,331 76

PROFIT AND LOSS—EARNINGS

Interest	$12,305 70
Fines	118 64
Pass-books and initiation fees	21 00
Rent from company's real estate	15 00
Cash over	10 90
Total	$12,471 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,183 39
Reserve fund credit	500 00
Undivided profit credit	261 53
Interest on deposits	1,462 62
Interest on borrowed money	883 95
Salaries of officers and directors	629 50
Office help rent and legal services	120 00
All other expenses	402 97
Interest on liberty bonds	26 38
Cash short	90
Total	$12,471 24

Number of shares of stock in force	1,780
Capital subscribed and in force	$890,000 00
Number of stockholders	355
Number of depositors	119
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	6
Rate per cent interest paid on deposits	3 to 5

Number of shares loaned upon	428
Par value of each share	$500 00
Number of borrowers	96
Plan of Association	Permanent

HUNT STREET LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, April 26, 1890. Authorized capital, $1,000,000.00.

President, Henry Kuese.
Address, 426 E. 12th St.
Treasurer, J. B. Meibers.
Address, 502 East 12th St.

Secretary, B. H. Linnemann.
Address, 451 Milton St.
Attorney, Wm. R. Collins.
Address, Room 707 First National Bank

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 1, 1918.

ASSETS

Cash on hand	$350 51
Loans on mortgage security	95,755 00
Loans on stock, certificates or pass-book security	850 00
Furniture and fixtures	70 00
Due from borrowers for insurance and taxes	33 48
Bonds—Liberty bonds	2,100 00
Total	$99,158 99
Interest due and uncollected	$99 84

RECEIPTS

Dues on running stock	$14,184 75
Paid-up stock	950 00
Deposits	8,445 39
Credits on mortgage loans	11,970 96
Loans on stock, certificates or pass-book security	620 00
Borrowed money	13,850 00
Deposits from other building and loan associations	400 00
Profit on real estate	11 50
Insurance and taxes refunded by borrowers	19 89
Interest	4,773 60
Fines	36 60
Court expenses and taxes refunded	395 56
Pass-books and initiation fees	38 70
Rents from company's real estate	12 00
Deposits in other building and loan associations withdrawn	3,350 00
Deposits on Liberty bonds	1,803 50
Over cash	60
Total	$60,863 05
Cash on hand at close of last fiscal year	182 25
Total	$61,045 30

PROFIT AND LOSS—EARNINGS

Interest	$4,773 60
Fines	36 60
Pass-books and initiation fees	38 70
Rents from company's real estate	12 00
Transferred from undivided profit fund	44 90
Court expenses and taxes advanced returned	395 56
Real estate	11 50
Over cash	60
Savings department to profit and loss	79
Total	$5,314 25

Number of shares of stock in force	459
Capital subscribed and in force	$229,650 00
Number of stockholders	149
Number of depositors	167
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	6
Rate per cent interest paid on deposits	4

LIABILITIES

Running stock and dividends	$44,015 18
Credits on mortgage loans	16,638 66
Paid-up stock and dividends	11,536 00
Deposits and accrued interest—Savings department	11,942 44
Deposits on certificates of deposit	2,473 50
Reserve fund	3,600 00
Undivided profit fund	949 71
Borrowed money and accrued interest	6,200 00
Credits on Liberty bonds sold	1,803 50
Total	$99,158 99
Interest due and uncollected	$99 84

DISBURSEMENTS

Loans on mortgage security	$21,300 00
Loans on stock, certificates or pass-book security	985 00
Withdrawals of running stock and dividends	10,065 63
Withdrawals of paid-up stock	1,025 00
Withdrawals of deposits	1,150 00
Borrowed money	12,850 00
Deposits—Savings department withdrawn	8,613 87
Insurance and taxes paid for borrowers	48 87
Dividends on paid-up stock	686 25
Interest on certificates of deposits	140 00
Interest on borrowed money	441 86
Court expense and taxes advanced	395 56
Salaries of officers and directors	435 65
All other expenses	57 10
Deposits by other building and loan associations withdrawn	400 00
Bonds purchased—Liberty bonds	2,100 00
Total	$60,694 79
Cash on hand	350 51
Total	$61,045 30

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$2,259 55
Dividends on mortgage loan credits	142 79
Dividends on paid-up stock	684 00
Reserve fund credit	218 01
Undivided profit credit	144 61
Interest on deposits	117 00
Interest on borrowed money	441 86
Salaries of officers and directors	435 65
All other expenses	57 10
Taxes and court expenses advanced	395 56
Loss on safe	5 00
Interest credit in savings department	413 12
Total	$5,314 25

Number of shares loaned upon	191
Par value of each share	$500 00
Number of borrowers	50
Plan of Association	Permanent

HYDE PARK BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, May 15, 1894. Authorized capital, $2,000,000.00.

President, W. C. Culkins.
Address, 3414 Monteith Ave.
Treasurer, E. F. Walter.
Address, Hyde Park Bank Bldg.

Secretary, G. Green.
Address, 2726 Erie Ave.
Attorney, Frank E. Wood.
Address, Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 25, 1918.

ASSETS.

Cash on hand	$6,416 69
Loans on mortgage security	306,781 43
Loans on stock, certificates or pass-book security	960 00
Furniture and fixtures	116 48
Real estate—office building	6,898 97
Due from borrowers for insurance and taxes	744 15
Bonds	43,000 00
Was Savings and Thrift Stamps	50 00
Total	$364,967 72
Interest due and uncollected	$571 00

LIABILITIES.

Running stock and dividends	$215,944 76
Credits on mortgage loans	56,473 12
Credits on Liberty Loan bonds	22,890 00
Paid-up stock and dividends	41,460 19
Deposits and accrued interest	3,582 20
Reserve fund	3,906 73
Undivided profit fund	2,185 72
Borrowed money and accrued interest	18,500 00
Appraisers' and attorneys' fees	25 00
Total	$364,967 72
Interest due and uncollected	$571 00

RECEIPTS.

Dues on running stock	$71,293 31
Paid-up stock	18,400 00
Deposits	21,050 00
Credits on mortgage loans	4,340 95
Loans on mortgage security repaid	41,750 00
Loans on stock, certificates or pass-book security	2,115 00
Borrowed money	44,650 00
Insurance and taxes refunded by borrowers	290 00
Interest	15 485 29
Premium	473 63
Fines	60 64
Appraisers' and attorney fees	170 00
Pass-books and initiation fees	24 00
Rents from company's real estate	254 00
Sale of bonds and credits on Liberty Loan bonds	23,162 00
Amount returned, appraisers' and attorney fees	19 35
Paid in lieu of cancelled check	5 00
Cash over	28 49
Total	$243,571 66
Cash on hand at close of last fiscal year	141 33
Total	$243,712 99

DISBURSEMENTS.

Loans on mortgage security	$50,250 00
Loans on stock, certificates or pass-book security	1,560 00
Withdrawals of running stock and dividends	52,696 15
Withdrawals of paid-up stock	8,700 00
Withdrawals of deposits	18,600 00
Borrowed money	56,150 00
Insurance and taxes paid for borrowers	283 62
Dividends on paid-up stock	1,327 40
Interest on deposits	449 99
Interest on borrowed money	1,411 38
Taxes	56 03
Salaries of officers and directors	1,527 50
Appraisers' and attorneys' fees	201 00
All other expenses	711 23
Thrift and war savings stamps	50 00
Withdrawal Liberty loan	272 00
Bonds purchased	43,000 00
Furniture	50 00
Total	$237,296 30
Cash on hand	6,416 69
Total	$243,712 99

PROFIT AND LOSS—EARNINGS.

Interest	$15,485 29
Premium	473 63
Fines	60 64
Pass-books and initiation fees	24 00
Rent from company's real estate	254 00
Amount returned, appraisers' and attorney fees	19 35
Paid in lieu of check returned	5 00
Cash over	28 49
Total	$16,350 40

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,015 68
Dividends on mortgage loan credits	420 67
Dividends on paid-up stock	1,896 75
Reserve fund credit	614 57
Undivided profit credit	295 57
Interest on deposits	401 02
Interest on borrowed money	1,411 38
Salaries of officers and directors	1,527 50
All other expenses	711 23
Taxes	56 03
Total	$16,350 40

Number of shares of stock in force	5,854
Capital subscribed and in force	$1,411,800 00
Number of stockholders	725
Number of depositors	2
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5¼
Rate per cent. interest paid on deposits	4 to 6

Number of shares loaned upon	1,544
Par value of each share	$500 and $100
Number of borrowers	129
Rate per cent. premium charged	½
Plan of Association	Permanent

INTERNATIONAL SAVINGS AND LOAN COMPANY
OF CINCINNATI.

Incorporated, December, 1914.

Authorized capital, $50,000.00.

President, Jos. Katz.
Address, 836 Windham Ave.

Secretary, Gabriel H. Wolff.
Address, 610 Provident Bank Bldg.
Attorney, Gabriel H. Wolff.
Address, 610 Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 11, 1918.

ASSETS.

Cash on hand	$606 77
Loans on mortgage security	13,200 00
Loans on stock, certificates or pass-book security	722 36
Bonds	540 00
Total	$15,069 13

LIABILITIES.

Running stock and dividends	$6,495 36
Credits on mortgage loans	3,713 50
Paid-up stock and dividends	615 00
Deposits and accrued interest	2,626 32
Reserve fund	30 00
Undivided profit fund	36 20
Borrowed money and accrued interest	1,502 75
Due officers for salaries	50 00
Total	$15,069 13

RECEIPTS.

Dues on running stock	$5,718 49
Paid-up stock	200 00
Deposits	2,825 40
Credits on mortgage loans	3,144 60
Loans on stock, certificates or pass-book security	494 64
Borrowed money	2,500 00
Interest	553 94
Pass-books and initiation fees	20 62
Sale of bonds	460 00
Total	$15,917 69
Cash on hand at close of last fiscal year	240 53
Total	$16,158 22

DISBURSEMENTS.

Loans on mortgage security	$5,900 00
Loans on stock, certificates or pass-book security	1,000 00
Withdrawals of running stock and dividends	2,530 28
Withdrawals of paid-up stock	200 00
Withdrawals of deposits	2,872 25
Borrowed money	1,850 00
Dividends on paid-up stock	12 50
Interest on deposits	45 80
Interest on borrowed money	36 24
All other expenses	104 12
Bonds purchased	1,000 00
Cash short	26
Total	$15,551 45
Cash on hand	606 77
Total	$16,158 22

PROFIT AND LOSS—EARNINGS.

Interest	$553 94
Pass-books and initiation fees	20 62
Total	$574 56

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$178 46
Dividends on mortgage loan credits	11 40
Dividends on paid-up stock	17 50
Reserve fund credit	26 68
Undivided profit credit	36 20
Interest on deposits	113 70
Interest on borrowed money	36 24
Salaries of officers and directors	50 00
All other expenses	104 12
Cash short	26
Total	$574 56

Number of shares of stock in force	445
Capital subscribed and in force	$44,500 00
Number of stockholders	108
Number of depositors	21
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	102
Par value of each share	$100 00
Number of borrowers	8
Plan of Association	Permanent

IRISH BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, March, 1886. Authorized capital, $1,000,000.00.

President, Henry McMullen.
Address, 2114 Alpine Place.
Treasurer, Louis A. Massa.
Address, 3318 Graydon Ave.

Secretary, Matt. McGuire.
Address, 1124 Clark St.
Attorney, Chas. J. Fitzgerald.
Address, 1008 Traction Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 24, 1918.

ASSETS.

Cash on hand	$371 47
Loans on mortgage security	48,380 89
Furniture and fixtures	25 00
Real estate sold on contract	4,900 00
Due from borrowers for insurance and taxes	20 75
Bonds	200 00
Robert J. Cresap, street assessment	165 11
Total	$54,063 22
Interest due and uncollected	$617 37

LIABILITIES.

Running stock and dividends	$27,785 05
Credits on mortgage loans	8,570 61
Credits on real estate sold on contract	350 00
Reserve fund	4,536 10
Undivided profit fund	2,119 74
Borrowed money and accrued interest	3,900 00
Contingent profit on real estate sold on contract	412 37
Assessment fund	6,389 35
Total	$54,063 22
Interest due and uncollected	$617 37

RECEIPTS.

Dues on running stock	$7,852 61
Credits on mortgage loans	4,298 74
Loans on mortgage security repaid	5,500 00
Borrowed money	5,300 00
Real estate sold on contract	50 00
Interest	2,932 59
Premium	4 20
Sale of bonds	200 00
Total	$26,138 14
Cash on hand at close of last fiscal year	118 21
Total	$26,256 35

DISBURSEMENTS.

Loans on mortgage security	$9,400 00
Withdrawals of running stock and dividends	13,370 60
Borrowed money	1,700 00
Insurance and taxes paid for borrowers	11 25
Interest on borrowed money	49 37
Taxes and assessments	330 22
Salaries of officers and directors	429 00
Office help, rent and legal services	120 00
All other expenses	74 44
Bonds purchased	400 00
Total	$25,884 88
Cash on hand	371 47
Total	$26,256 35

PROFIT AND LOSS—EARNINGS.

Interest	$2,932 59
Premium	4 20
Total	$2,936 79

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,579 74
Reserve fund credit	133 27
Undivided profit credit	385 86
Interest on borrowed money	49 37
Salaries of officers and directors	429 00
Office help, rent and legal services	120 00
All other expenses	74 44
Assessment—Spaeth street	165 11
Total	$2,936 79

Number of shares of stock in force	307½
Capital subscribed and in force	$153,750 00
Number of stockholders	114
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	98½
Par value of each share	$500 00
Number of borrowers	27
Plan of Association	Permanent

JUNE STREET BUILDING, SAVINGS AND LOAN COMPANY OF CINCINNATI.

Incorporated, October 16, 1889.

Authorized capital, $1,000,000.00.

President, Norwood J. Utter.
Address, Fourth National Bank Bldg.
Treasurer, E. H. Wulfekoetter.
Address, Traction Bldg.

Secretary, O. E. Schulte.
Address, 637 Lincoln Ave.
Attorneys, Hunt, Bennett & Utter.
Address, Fourth National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 29, 1917.

ASSETS.

Cash on hand	$441 15
Loans on mortgage security	238,141 22
Loans on stock, certificates or pass-book security	1,245 00
Due from borrowers for insurance and taxes	172 57
Bonds	3,100 00
Total	$243,099 94
Interest due and uncollected	$243 71

LIABILITIES.

Running stock and dividends	$128,320 27
Credits on mortgage loans	57,075 51
Paid-up stock and dividends	25,095 80
Deposits and accrued interest	7,525 00
Reserve fund	13,959 28
Undivided profit fund	522 08
Borrowed money and accrued interest	10,600 00
Liberty Bond Credits	2 00
Total	$243,099 94
Interest due and uncollected	$243 71

RECEIPTS.

Dues on running stock	$66,347 60
Paid-up stock	6,400 00
Deposits	7,425 00
Credits on mortgage loans	19,975 95
Loans on mortgage security repaid	19,761 00
Loans on stock, certificates or pass-book security	4,585 00
Borrowed money	55,900 00
Insurance and taxes refunded by borrowers	314 81
Interest	13,799 21
Sale of certificates	2 50
Fines	41 43
Pass-books and initiation fees	27 75
Sale of bonds—Cr. on Liberty Bonds	2 00
Miscellaneous	122 57
Total	$194,704 82
Cash on hand at close of last fiscal year	9 94
Total	$194,714 76

DISBURSEMENTS.

Loans on mortgage security	$61,190 50
Loans on stock, certificates or pass-book security	3,750 00
Withdrawals of running stock and dividends	64,167 86
Withdrawals of paid-up stock	2,300 00
Withdrawals of deposits	6,900 00
Borrowed money	45,950 00
Insurance and taxes paid for borrowers	370 06
Dividends on paid-up stock	1,035 04
Interest on deposits	322 63
Interest on borrowed money	672 50
Salaries of officers and directors	1,740 00
Office help, rent and legal services	103 50
All other expenses	216 25
Bonds purchased	3,100 00
Crs. on mortgage loans withdrawn	2,455 27
Total	$194,273 61
Cash on hand	441 15
Total	$194,714 76

PROFIT AND LOSS—EARNINGS.

Interest	$13,799 21
Fines	41 43
Pass-books and initiation fees	27 75
Sale of certificates	2 50
Total	$13,870 89

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,535 56
Dividends on mortgage loan credits	2,533 06
Dividends on paid-up stock	1,146 16
Reserve fund credit	1,601 23
Interest on deposits	322 63
Interest on borrowed money	672 50
Salaries of officers and directors	1,740 00
Office help, rent and legal services	103 50
All other expenses	216 25
Total	$13,870 89

Number of shares of stock in force	1,879
Capital subscribed and in force	$939,500 00
Number of stockholders	546
Number of depositors	13
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	468
Par value of each share	$500 00
Number of borrowers	115
Plan of Association	Permanent

KINDEL AVENUE LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, January 27, 1887. Authorized capital, $1,000,000.00.

President, Fred. Schulze.
Address, 2242 Quebec Road.
Treasurer, Dan. Eppler, Sr.
Address, 2024 Baymiller St.

Secretary, A. X. Schwebel.
Address, 1022 Christel Ave., Middletown.
Attorney, John O. Eckert.
Address, 1812 First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 30, 1918.

ASSETS.

Cash on hand	$5 96
Loans on mortgage security	68,020 21
Real estate sold on contract	1,850 00
Due from borrowers for insurance and taxes	500 73
Total	$70,376 90

LIABILITIES.

Running stock and dividends	$61,426 77
Credits on real estate sold on contract	236 65
Reserve fund	2,667 41
Undivided profit fund	608 02
Borrowed money and accrued interest	5,315 00
Contingent profit on real estate sold on contract	123 05
Total	$70,376 90

RECEIPTS.

Dues on running stock	$18,312 39
Loans on mortgage security repaid	11,060 81
Borrowed money	19,810 00
Insurance and taxes refunded by borrowers	405 07
Interest	4,188 69
Premium	143 10
Fines	88 58
Pass-books and initiation fees	8 25
Repairs refunded	28 73
Total	$54,045 62
Cash on hand at close of last fiscal year	6,357 74
Total	$60,403 36

DISBURSEMENTS.

Loans on mortgage security	$18,452 99
Withdrawals of running stock and dividends	24,398 71
Withdrawals of deposits	1,150 00
Borrowed money	14,495 00
Insurance and taxes paid for borrowers	629 38
Interest on deposits	14 00
Interest on borrowed money	396 15
Salaries of officers and directors	748 50
All other expenses	108 24
Overpaid taxes refunded	4 43
Total	$60,397 40
Cash on hand	5 96
Total	$60,403 26

PROFIT AND LOSS—EARNINGS.

Interest	$4,188 68
Premium	143 10
Fines	88 58
Pass books and initiation fees	8 25
Total	$4,428 62

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,704 51
Dividends on mortgage loan credits	83 43
Reserve fund credit	158 13
Undivided profit credit	215 66
Interest on deposits	14 00
Interest on borrowed money	396 15
Salaries of officers and directors	748 50
All other expenses	108 24
Total	$4,428 62

Number of shares of stock in force	828
Capital subscribed and in force	$414,000 00
Number of stockholders	245
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¼

Number of shares loaned upon	187
Par value of each share	$500 00
Number of borrowers	45
Rate per cent. premium charged	3 cts. per share
Plan of Association	Permanent

LIBERAL LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, November, 1888. Authorized capital, $2,000,000.00.

President, Chas. A. Hofling.
Address, 4228 Delaney Ave.
Treasurer, W. J. Wakefield.
Address, Bodman Building.

Secretary, W. M. Hull.
Address, 1906 Freeman Ave.
Attorney, E. J. Howard.
Address, Blymyer Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 15, 1917.

ASSETS.

Cash on hand	$938 06
Loans on mortgage security	362,134 22
Loans on stock, certificates or pass-book security	200 00
Due from borrowers for insurance and taxes	212 08
Bonds—Liberty	10,000 00
Total	$373,484 36
Interest due and uncollected	$3,027 44

LIABILITIES.

Running stock and dividends	$196,227 62
Deposits and accrued interest	75,471 96
Reserve fund	64,209 71
Undivided profit credit	9,575 07
Borrowed money and accrued interest	28,000 00
Total	$373,484 36
Interest due and uncollected	$3,027 44

RECEIPTS.

Dues on running stock	$121,590 85
Deposits	54,855 00
Credits on mortgage loans	31,908 26
Loans on mortgage security repaid	88,170 45
Loans on stock, certificates or pass-book security	200 00
Borrowed money	85,500 00
Real estate sold	24,600 00
Interest	21,431 74
Premium	7,056 07
Fines	1,055 46
Pass-books and initiation fees	320 25
Total	$436,688 08
Cash on hand at close of last fiscal year	8,601 51
Total	$445,289 59

DISBURSEMENTS.

Loans on mortgage security	$186,499 09
Loans on stock, certificates or pass-book security	400 00
Withdrawals of running stock and dividends	119,467 06
Withdrawals of deposits	58,446 22
Borrowed money	57,500 00
Interest on deposits	3,475 12
Interest on borrowed money	983 63
Salaries of officers and directors	4,888 00
Office help, rent and legal services	1,779 00
All other expenses	913 41
Bonds purchased—Liberty	10,000 00
Total	$444,351 53
Cash on hand	938 06
Total	$445,289 59

PROFIT AND LOSS—Earnings.

Interest	$21,431 74
Premium	7,056 07
Fines	1,055 46
Pass-books and initiation fees	320 25
Real estate	927 60
Total	$30,791 12

PROFIT AND LOSS—Distribution.

Dividends on running stock	$9,176 89
Undivided profit credit	9,575 07
Interest on deposits	3,475 12
Interest on borrowed money	983 63
Salaries of officers and directors	4,888 00
Office help, rent and legal services	1,779 00
All other expenses	913 41
Total	$30,791 12

Number of shares of stock in force	2,586
Capital subscribed and in force	$1,293,000 00
Number of stockholders	855
Number of depositors	123
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	832
Par value of each share	$500 00
Number of borrowers	419
Rate per cent. premium charged	1.75
Plan of Association	Permanent

LICK-RUN BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, June 7, 1907. Authorized capital, $2,500,000.00.

President, Jos. Vitt.
Address, Westwood Ave. and Van Hart.
Treasurer, Frank Mueller.
Address, Queen City and Seegar Ave.

Secretary, Jos. Schaefer.
Address, care Postal Savings Bank, P. O.
Attorney, Henry J. Heilker,
Address, 600 Atlas Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 5, 1918.

ASSETS.

Cash on hand	$1,016 11
Loans on mortgage security	185,950 00
Loans on stock, certificates or pass-book security	1,995 00
Bonds—Liberty	3,000 00
Total	$191,961 11
Interest due and uncollected	$182 60

LIABILITIES.

Running stock and dividends	$132,100 87
Credits on mortgage loans	33,314 18
Deposits and accrued interest	5,527 05
Reserve fund	5,500 00
Undivided profit fund	623 51
Borrowed money and accrued interest	13,250 00
Liberty bond fund	1,645 50
Total	$191,961 11
Interest due and uncollected	$182 60

RECEIPTS.

Dues on running stock	$59,421 82
Deposits	1,170 00
Credits on mortgage loans	10,586 03
Loans on mortgage security repaid	16,095 27
Loans on stock, certificates or pass-book security	2,550 00
Borrowed money	13,700 00
Insurance and taxes refunded by borrowers	17 77
Interest	10,422 43
Fines	05
Pass-books and initiation fees	30 75
Sale of bonds—Liberty bond fund	1,645 50
Interest from bank	24 50
Total	$115,664 12
Cash on hand at close of last fiscal year	2,395 15
Total	$118,059 27

DISBURSEMENTS.

Loans on mortgage security	$31,250 00
Loans on stock, certificates or pass-book security	1,795 00
Unfinished building account	150 00
Withdrawals of running stock and dividends	53,985 95
Withdrawals of deposits	3,300 00
Borrowed money	20,250 00
Insurance and taxes paid for borrowers	17 77
Interest on deposits	335 85
Interest on borrowed money	853 21
Salaries of officers and directors	1,803 00
Office help, rent and legal services	89 40
All other expenses	212 98
Bonds purchased—Liberty	3,000 00
Total	$117,043 16
Cash on hand	1,016 11
Total	$118,059 27

PROFIT AND LOSS—EARNINGS.

Interest	$10,422 43
Fines	05
Pass-books and initiation fees	30 75
Transferred from undivided profit fund	296 29
Interest from bank	24 50
Total	$10,774 02

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,275 35
Dividends on mortgage loan credits	1,337 80
Reserve fund credit	1,000 00
Interest on deposits	202 28
Interest on borrowed money	853 21
Salaries of officers and directors	1,803 00
Office help, rent and legal services	89 40
All other expenses	212 98
Total	$10,774 02

Number of shares of stock in force	2,586
Capital subscribed and in force	$1,292,950 00
Number of stockholders	554
Number of depositors	12
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	372
Par value of each share	$500 00
Number of borrowers	93
Plan of Association	Permanent

LINCOLN BAU VEREIN

OF CINCINNATI.

Incorporated, August 15, 1878.

Authorized capital, $1,000,000.00.

President, Harry F. Bernens.
Address, 4022 Glenway.
Treasurer, H. G. Gustetter.
Address, 3348 Woodburn Ave.

Secretary, V. J. Montgomery.
Address, 2325 Maryland Ave.
Attorney, Vincent H. Beckman.
Address, 1617 First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 10, 1918.

ASSETS.

Cash on hand	$6,965 58
Loans on mortgage security	191,875 00
Real estate	660 57
Due from borrowers for insurance and taxes	6 50
Bonds	3,027 50
War Savings stamps	83 20
Thrift stamps	77 75
Total	$202,696 10
Interest due and uncollected	$15 75

LIABILITIES.

Running stock and dividends	$116,419 68
Credits on mortgage loans	50,686 38
Paid-up stock and dividends	15,531 01
Reserve fund	6,080 00
Undivided profit fund	29 03
Borrowed money and accrued interest	13,950 00
Total	$202,696 10
Interest due and uncollected	$15 75

RECEIPTS.

Dues on running stock	$58,948 14
Paid-up stock	500 00
Credits on mortgage loans	31,836 11
Loans on mortgage security repaid	24,750 00
Borrowed money	39,550 00
Insurance and taxes refunded by borrowers	217 04
Interest	9,218 10
Fines	42 77
Pass-books and initiation fees	15 25
Sale of bonds	1,872 50
Thrift stamps	22 25
Cash over	4 22
Total	$166,976 38
Cash on hand at close of last fiscal year	11,754 27
Total	$178,730 65

DISBURSEMENTS.

Loans on mortgage security	$37,750 00
Withdrawals of running stock and dividends	94,185 13
Withdrawals of paid-up stock	5,200 00
Borrowed money	25,600 00
Insurance and taxes paid for borrowers	15 00
Real estate (purchase price)	660 57
Dividends on paid-up stock	1,110 00
War Savings stamps	183 20
Interest on borrowed money	544 19
Interest on Liberty Loan bonds	4 02
Salaries of officers and directors	1,265 00
Office help, rent and legal services	168 35
All other expenses	171 45
Bonds purchased	4,900 00
Cash short	8 16
Total	$171,765 07
Cash on hand	6,965 58
Total	$178,730 65

PROFIT AND LOSS—EARNINGS.

Interest	$9,218 10
Fines	42 77
Pass-books and initiation fees	15 25
Transferred from undivided profit fund	194 79
Cash over	4 22
Total	$9,475 13

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,587 89
Dividends on mortgage loan credits	443 06
Dividends on paid-up stock	923 01
Reserve fund credit	360 00
Interest on Liberty Loan bonds	4 02
Interest on borrowed money	544 19
Salaries of officers and directors	1,265 00
Office help, rent and legal services	168 35
All other expenses	171 45
Cash short	8 16
Total	$9,475 13

Number of shares of stock in force	1,681
Capital subscribed and in force	$840,475 00
Number of stockholders	334
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5⅞

Number of shares loaned upon	384
Par value of each share	500 00
Number of borrowers	87
Plan of Association	Permanent

LINCOLN BUILDING ASSOCIATION No. 1

OF CINCINNATI.

Incorporated, December, 1879. Authorized capital, $750,000.00.

President, Henry Lorenz, Sr.
Address, 626 Delhi Ave.
Treasurer, William C. Fortmueller.
Address, 625 Delhi Ave.

Secretary, Henry Strautmann.
Address, 4312 Liston Ave.
Attorneys, Tischbein & Tischbein.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 29, 1917.

ASSETS.

Cash on hand	$1,107 39
Loans on mortgage security	171,100 00
Bonds—60% paid on $2,000 Liberty bonds	1,200 00
Deposits in other financial institutions	600 00
Total	$174,007 39
Interest due and uncollected	$146 29

LIABILITIES

Running stock and dividends	$118,098 76
Credits on mortgage loans	47,224 06
Deposits and accrued interest	20 00
Reserve fund	7,394 77
Undivided profit fund	1,269 80
Total	$174,007 39
Interest due and uncollected	$146 29

RECEIPTS.

Dues on running stock	$44,265 50
Loans on mortgage security repaid	12,212 31
Borrowed money	10,000 00
Real estate sold	2,100 00
Interest	7,783 63
Premium	1,574 16
Fines	51 70
Transfer fees	6 00
Pass-books and initiation fees	229 50
Miscellaneous	20 00
Total	$78,242 80
Cash on hand at close of last fiscal year	25,543 47
Total	$103,786 27

DISBURSEMENTS

Loans on mortgage security	$52,000 00
Withdrawals of running stock and dividends	37,882 80
Borrowed money	10,000 00
Insurance and taxes paid for borrowers	1 90
Interest on borrowed money	116 64
Salaries of officers and directors	1,059 50
Office help, rent and legal services	147 00
All other expenses	72 95
Bonds purchased (60% paid)	1,200 00
Miscellaneous	198 09
Total	$102,678 88
Cash on hand	1,107 39
Total	$103,786 27

PROFIT AND LOSS—Earnings

Interest	$7,783 63
Premium	1,574 16
Fines	51 70
Transfer fees	6 00
Pass-books and initiation fees	229 50
Transferred from undivided profit fund	301 82
Real Estate	256 02
Total	$10,202 83

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,934 47
Dividends on mortgage loan credits	2,238 26
Reserve fund credit	425 24
Undivided profit credit	208 77
Interest on borrowed money	116 64
Salaries of officers and directors	1,059 50
Office help, rent and legal services	147 00
All other expenses	72 95
Total	$10,202 83

Number of shares of stock in force	1,731
Capital subscribed and in force	$432,750 00
Number of stockholders	325
Number of depositors	2
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	509
Par value of each share	$250 00
Number of borrowers	94
Rate per cent. premium charged	1½
Plan of Association	Permanent

LION LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, March 31, 1884. Authorized capital, $1,000,000.00.

President, Joseph Mehmert.
Address, 1014 Freeman Ave.
Treasurer, Henry Fenning.
Address, 1324 Baymiller St.

Secretary, John H. Meyer, Jr.
Address, 1096 Wade St.
Attorney, Clarence Dorger.
Address, 501 Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 6, 1918.

ASSETS

Cash on hand	$949 67
Loans on mortgage security	134,975 65
Bonds	500 00
Total	$136,425 32
Interest due and uncollected	$80 48

LIABILITIES

Running stock and dividends	$88,953 47
Credits on mortgage loans	34,442 89
Reserve fund	10,150 00
Undivided profit fund	1,928 96
Borrowed money and accrued interest	900 00
Taxes advanced by borrower	50 00
Total	$136,425 32
Interest due and uncollected	$80 48

RECEIPTS

Dues on running stock	$15,129 82
Credits on mortgage loans	4,856 00
Loans on mortgage security repaid	13,300 00
Borrowed money	4,700 00
Insurance and taxes refunded by borrowers	89 71
Interest	6,512 06
Premium	80 90
Fines	27 30
Pass-books and initiation fees	24 00
Interest on bank deposits	24 53
Total	$44,744 32
Cash on hand at close of last fiscal year	167 62
Total	$44,911 94

DISBURSEMENTS

Loans on mortgage security	$14,750 00
Withdrawals of running stock and dividends	19,189 97
Withdrawals of deposits	1,500 00
Borrowed money	6,900 00
Interest on deposits	25 00
Interest on borrowed money	94 67
Salaries of officers and directors	876 00
Office help, rent and legal services	26 00
All other expenses	100 63
Bonds purchased	500 00
Total	$43,962 27
Cash on hand	949 67
Total	$44,911 94

PROFIT AND LOSS—EARNINGS

Interest	$6,512 06
Premium	80 90
Fines	27 30
Interest on bank deposits	24 53
Pass-books and initiation fees	24 00
Total	$6,668 79

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$4,156 22
Dividends on mortgage loan credits	160 60
Reserve fund credit	930 18
Undivided profit credit	299 49
Interest on deposits	25 00
Interest on borrowed money	94 67
Salaries of officers and directors	876 00
Office help, rent and legal services	26 00
All other expenses	100 63
Total	$6,668 79

Number of shares of stock in force	686
Capital subscribed and in force	$342,975 00
Number of stockholders	185
Rate per cent interest charged	6 3/10
Rate per cent dividend declared to running and paid-up stock	5

Number of shares loaned upon	270
Par value of each share	$500 00
Number of borrowers	50
Plan of Association	Permanent

LION NO. 1 LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, August, 1887. **Authorized capital, $1,000,000.00.**

President, Jacob Fleck.
Address, 52 W. Mitchell Ave.
Treasurer, Peter G. Ruehlmann, Jr.
Address, 3209 Boudinot.

Secretary, Jacob Hofmann.
Address, 1783 Westwood Ave.
Attorney, Fred P. Wesselmann.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 28, 1917.

ASSETS.

Cash on hand	$11,830 49
Loans on mortgage security	193,500 00
Total	$205,330 49

LIABILITIES.

Running stock and dividends	$77,532 49
Credits on mortgage loans	57,928 38
Paid-up stock and dividends	53,910 29
Reserve fund	15,059 33
Undivided profit fund	900 00
Total	$205,330 49

RECEIPTS.

Dues on running stock	$26,614 39
Paid-up stock	8,000 00
Loans on mortgage security repaid	31,000 00
Borrowed money	19,500 00
Interest	9,349 76
Fines	124 60
Transfer fees	9 50
Pass-books and initiation fees	62 50
Total	$94,660 75
Cash on hand at close of last fiscal year	528 85
Total	$95,189 60

DISBURSEMENTS.

Loans on mortgage security	$22,000 00
Withdrawals of running stock and dividends	36,674 78
Withdrawals of paid-up stock	800 00
Borrowed money	19,500 00
Dividends on paid-up stock	2,614 70
Interest on borrowed money	283 41
Salaries of officers and directors	1,337 00
Office help, rent and legal services	38 00
All other expenses	111 22
Total	$83,359 11
Cash on hand	11,830 49
Total	$95,189 60

PROFIT AND LOSS—Earnings.

Interest	$9,349 76
Fines	124 60
Transfer fees	9 50
Pass-books and initiation fees	62 50
Total	$9,546 36

PROFIT AND LOSS—Distribution.

Dividends on running stock	$3,875 34
Dividends on paid-up stock	2,810 29
Reserve fund credit	540 68
Undivided profit credit	550 42
Interest on borrowed money	283 41
Salaries of officers and directors	1,337 00
Office help, rent and legal services	38 00
All other expenses	111 22
Total	$9,546 36

Number of shares of stock in force	1,153
Capital subscribed and in force	$576,600 00
Number of stockholders	180
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	387
Par value of each share	$500 00
Number of borrowers	73
Plan of Association	Permanent

LISTON AVENUE BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, July 9, 1912.

Authorized capital, $500,000.00.

President, Richard Wuestner.
Address, Liston Avenue.
Treasurer, Dr. Walker Lineback.
Address, Liston Avenue.

Secretary, Ray E. Bachus.
Address, 324 Lillinthal Ave.
Attorney, A. A. Huseman.
Address, 311 Leland Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 5, 1917.

ASSETS.

Cash on hand	$254 57
Loans on mortgage security	14,104 62
Furniture and fixtures	53 51
Due from borrowers for insurance and taxes	8 54
Bonds—Liberty	700 00
Total	$15,121 24
Interest due and uncollected	$29 30

LIABILITIES.

Running stock and dividends	$14,382 65
Credits on mortgage loans	411 94
Reserve fund	104 73
Undivided profit fund	221 92
Total	$15,121 24
Interest due and uncollected	$29 30

RECEIPTS.

Dues on running stock	$11,107 00
Credits on mortgage loans	404 50
Loans on mortgage security repaid	1,245 79
Borrowed money	2,100 00
Interest	748 36
Fines	7 30
Pass-books and initiation fees	11 50
Total	$15,624 45
Cash on hand at close of last fiscal year	159 82
Total	$15,784 27

DISBURSEMENTS.

Loans on mortgage security	$4,300 00
Withdrawals of running stock and dividends	6,050 09
Borrowed money	4,255 00
Insurance and taxes paid for borrowers	8 54
Interest on borrowed money	53 51
Salaries of officers and directors	130 00
All other expenses	32 56
Bonds purchased	700 00
Total	$15,529 70
Cash on hand	254 57
Total	$15,784 27

PROFIT AND LOSS—EARNINGS.

Interest	$748 36
Fines	7 30
Pass-books and initiation fees	11 50
Total	$767 16

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$410 15
Dividends on mortgage loan credits	7 44
Dividends on mortgage repaid	6 50
Reserve fund credit	27 12
Undivided profit credit	93 93
Interest on borrowed money	53 51
Salaries of officers and directors	130 00
All other expenses	32 56
Furniture and fixtures	5 95
Total	$767 16

Number of shares of stock in force	485
Capital subscribed and in force	$242,500 00
Number of stockholders	161
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	4½

Number of shares loaned upon	36
Par value of each share	$500 00
Number of borrowers	13
Plan of Association	Permanent.

LIVINGSTON STREET LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, July 20, 1886. **Authorized capital, $1,000,000.00.**

President, John Procter.
Address, Cincinnati.
Treasurer, John Pentland.
Address, Cincinnati.

Secretary, J. W. Rhu.
Address, Wyoming.
Attorney, Roy Manogue.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 31, 1917.

ASSETS.

Cash on hand	$54 88
Loans on mortgage security	23,950 00
Furniture and fixtures	20 00
Total	$24,024 88

RECEIPTS.

Dues on running stock	$13,714 10
Credits on mortgage loans	1,200 50
Loans on mortgage security repaid	14,350 00
Loans on stock, certificates or pass-book security	200 00
Borrowed money	12,050 00
Interest	1,450 62
Fines	75 90
Pass-books and initiation fees	9 25
Total	$43,050 37
Cash on hand at close of last fiscal year	80 60
Total	$43,130 97

PROFIT AND LOSS—EARNINGS.

Interest	$1,450 62
Fines	75 90
Pass-books and initiation fees	9 25
Transferred from undivided profit fund	12 89
Total	$1,548 66

Number of shares of stock in force	614
Capital subscribed and in force	$307,000 00
Number of stockholders	120
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4¼

LIABILITIES.

Running stock and dividends	$13,440 35
Credits on mortgage loans	8,489 25
Reserve fund	1,335 00
Undivided profit fund	210 28
Borrowed money and accrued interest	550 00
Total	$24,024 88

DISBURSEMENTS.

Loans on mortgage security	$6,100 00
Loans on stock, certificates or pass-book security	100 00
Withdrawals of running stock and dividends	20,953 80
Borrowed money	15,100 00
Interest on borrowed money	292 06
Salaries of officers and directors	408 00
Office help, rent and legal services	45 50
All other expenses	43 73
S. Rosenthal & Sons	33 00
Total	$43,076 09
Cash on hand	54 88
Total	$43,130 97

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$486 14
Dividends on mortgage loan credits	19 05
Reserve fund credit	41 00
Undivided profit credit	208 18
Interest on borrowed money	292 06
Salaries of officers and directors	408 00
Office help, rent and legal services	45 50
All other expenses	43 73
Furniture and fixtures	5 00
Total	$1,548 6

Number of shares loaned upon	43
Par value of each share	$500 00
Number of borrowers	16
Plan of Association	Permanent

LOSANTIVILLE BUILDING AND SAVING COMPANY

OF CINCINNATI.

Incorporated, October, 1883.

Authorized capital, $1,000,000.00.

President, Chas. K. Davis.
Address, Third and Main Sts.
Treasurer, Morris Davis.
Address, Third and Main Sts.

Secretary, W. M. Hull.
Address, 1906 Freeman Ave.
Attorney, Howard Bevis.
Address, First National Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 29, 1917.

ASSETS.

Cash on hand	$2,353 29
Loans on mortgage security	63,880 57
Bonds	2,000 00
Total	$68,233 86

LIABILITIES.

Running stock and dividends	$35,866 51
Deposits and accrued interest	20,368 00
Reserve fund	4,699 35
Undivided profit fund	2,300 00
Borrowed money and accrued interest	5,000 00
Total	$68,233 86

RECEIPTS.

Dues on running stock	$39,313 83
Deposits	9,100 00
Credits on mortgage loans	17,135 46
Loans on mortgage security repaid	5,884 55
Borrowed money	19,200 00
Interest	4,470 55
Pass-books and initiation fees	10 00
Total	$95,114 39
Cash on hand at close of last fiscal year	369 20
Total	$95,483 59

DISBURSEMENTS.

Loans on mortgage security	$22,450 00
Withdrawals of running stock and dividends	35,016 11
Withdrawals of deposits	12,200 00
Borrowed money	18,700 00
Interest on deposits	1,013 09
Interest on borrowed money	322 99
Salaries of officers and directors	1,040 00
All other expenses	388 11
Bonds purchased	2,000 00
Total	$93,130 30
Cash on hand	2,353 29
Total	$95,483 59

PROFIT AND LOSS—EARNINGS.

Interest	$4,470 55
Pass-books and initiation fees	10 00
Total	$4,480 55

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,536 80
Reserve fund credit	179 56
Interest on deposits	1,013 09
Interest on borrowed money	322 99
Salaries of officers and directors	1,040 00
All other expenses	388 11
Total	$4,480 55

Number of shares of stock in force	974
Capital subscribed and in force	$487,000 00
Number of stockholders	244
Number of depositors	12
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	258
Par value of each share	$500 00
Number of borrowers	39
Plan of Association	Permanent

LOWER MARKET LOAN AND BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, October, 1887. Authorized capital, $1,000,000.00.

President, James Arata.
Address, Cor. Walnut and Front Sts.
Treasurer, B. H. Esperbeck.
Address, 319 E. Pearl St.

Secretary, A. F. Wenzel.
Address, 2214 Cameron Ave.
Attorney, Walter Schmitt.
Address, 41 Atlas Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 24, 1917.

ASSETS.

Cash on hand	$2,580 01
Loans on mortgage security	53,670 59
Bonds—Liberty Loan	2,512 38
Total	$58,762 98

LIABILITIES.

Running stock and dividends	$43,079 68
Credits on mortgage loans	12,101 81
Reserve fund	3,579 53
Undivided profit fund	1 96
Total	$58,762 98

RECEIPTS.

Dues on running stock	$18,189 23
Credits on mortgage loans	20,659 44
Interest	3,313 65
Premium	15 79
Fines	12
Pass-books and initiation fees	8 50
Interest from bank	152 94
Cash over	3 01
Total	$42,342 68
Cash on hand at close of last fiscal year	9,103 41
Total	$51,446 09

DISBURSEMENTS.

Loans on mortgage security	$25,500 00
Withdrawals of running stock and dividends	19,871 58
Salaries of officers and directors	790 00
Office help, rent and legal services	78 00
All other expenses	112 12
Bonds purchased	2,512 38
Cash short	2 00
Total	$48,866 08
Cash on hand	2,580 01
Total	$51,446 09

PROFIT AND LOSS—EARNINGS.

Interest	$3,313 65
Premium	15 79
Fines	12
Pass-books and initiation fees	8 50
Transferred from undivided profit fund	121 57
Interest from bank	152 94
Cash over	3 01
Total	$3,615 58

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,744 42
Dividends on mortgage loan credits	889 04
Salaries of officers and directors	790 00
Office help, rent and legal services	78 00
All other expenses	112 12
Cash short	2 00
Total	$3,615 58

Number of shares of stock in force	477
Capital subscribed and in force	$238,400 00
Number of stockholders	135
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	117
Par value of each share	$500 00
Number of borrowers	24
Rate per cent. premium charged	1c per week per share
Plan of Association	Permanent

LUDLOW AVENUE LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, May 25, 1916.

Authorized capital, $500,000.00.

President, Casper E. Haeckl.
Address, 354 Wood Avenue.
Treasurer, Charles Schutz, Sr.
Address, 934 Ludlow Avenue.

Secretary, Richard E. Zeidler.
Address, 968 Ludlow Avenue.
Attorney, John G. O'Connell.
Address, 501 Gwynne Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 29, 1918.

ASSETS.

Cash on hand	$40 12
Loans on mortgage security	11,280 00
Furniture and fixtures	130 00
Total	$11,450 12

LIABILITIES.

Running stock and dividends	$9,647 87
Credits on mortgage loans	10 84
Reserve fund	31 67
Undivided profit fund	259 74
Borrowed money and accrued interest	1,500 00
Total	$11,450 12

RECEIPTS.

Dues on running stock	$8,645 86
Credits on mortgage loans	497 00
Borrowed money	1,500 00
Interest	539 03
Pass-books and initiation fees	8 25
Total	$11,190 14
Cash on hand at close of last fiscal year	345 36
Total	$11,535 50

DISBURSEMENTS

Loans on mortgage security	$5,301 00
Withdrawals of running stock and dividends	5,445 76
Borrowed money	700 00
Interest on borrowed money	5 55
All other expenses	43 07
Total	$11,495 38
Cash on hand	40 12
Total	$11,535 50

PROFIT AND LOSS—Earnings.

Interest	$539 03
Pass-books and initiation fees	8 25
Transferred from undivided profit fund	39 93
Total	$587 21

PROFIT AND LOSS—Distribution.

Dividends on running stock	$312 77
Dividends on mortgage loan credits	10 84
Reserve fund credit	24 50
Undivided profit credit	180 48
Interest on borrowed money	5 55
All other expenses	43 07
Furniture and fixtures	10 00
Total	$587 21

Number of shares of stock in force	392
Capital subscribed and in force	$196,000 00
Number of stockholders	127
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½

Number of shares loaned upon	26
Par value of each share	$500 00
Number of borrowers	6
Plan of Association	Permanent

McCOOK LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, July 7, 1882. Authorized capital, $100,000.00.

President, Jesse J. Lenz.
Address, 19 Mulberry St.
Treasurer, Joseph P. Stenger.
Address. St. Bernard.

Secretary, W. J. Wunderlich.
Address, 212 Fosdick St.
Attorney, Henry G. Hauck.
Address, Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 8, 1917.

ASSETS.

Cash on hand	$1,133 24
Loans on mortgage security	22,198 77
Furniture and fixtures	50 00
Total	$23,382 01

LIABILITIES.

Running stock and dividends	$ 1,803 90
Reserve fund	1,250 00
Undivided profit fund	328 11
Total	$23,382 01

RECEIPTS.

Dues on running stock	$7,802 75
Credits on mortgage loans	11,107 66
Borrowed money	800 00
Interest	1,405 01
Pass-books and initiation fees	5 00
Total	$21,120 42
Cash on hand at close of last fiscal year	404 17
Total	$21,524 59

DISBURSEMENTS.

Loans on mortgage security	$11,800 00
Withdrawals of running stock and dividends	6,561 21
Borrowed money	1,600 00
Interest on borrowed money	18 00
Salaries of officers and directors	282 50
Office help, rent and legal services	67 00
All other expenses	61 64
Cash short	1 00
Total	$20,391 35
Cash on hand	1,133 24
Total	$21,524 59

PROFIT AND LOSS—EARNINGS.

Interest	$1,405 01
Pass books and initiation fees	5 00
Total	$1,410 01

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$764 28
Reserve fund credit	150 00
Undivided profit credit	65 59
Interest on borrowed money	18 00
Salaries of officers and directors	282 50
Office help, rent and legal services	67 00
All other expenses	61 64
Cash short	1 00
Total	$1,410 01

Number of shares of stock in force	515
Capital subscribed and in force	$51,500 00
Number of stockholders	165
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	4

Number of shares loaned upon	239
Par value of each share	$100 00
Number of borrowers	17
Plan of Association	Permanent

MADISON BUILDING ASSOCIATION No. 2
OF CINCINNATI (MADISONVILLE).

Incorporated, March 19, 1877. Authorized capital, $3,000,000.00.

President, C. T. Perin.
Address, Madisonville.
Treasurer, C. W. Bailey.
Address, Madisonville.

Secretary, F. R. Miller.
Address, Madisonville.
Attorney, Louis A. Ireton.
Address, Madisonville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 26, 1917.

ASSETS.

Cash on hand	$19,005 16
Loans on mortgage security	1,275,425 00
Loans on stock, certificates or pass-book security	27,278 80
Furniture and fixtures	350 05
Real estate	12,749 73
Bonds	33,242 29
Total	$1,368,052 03
Interest due and uncollected	$1,250 03

LIABILITIES.

Running stock and dividends	$868,896 80
Credits on mortgage loans	277,597 47
Paid-up stock and dividends	160,974 42
Reserve fund	59,682 21
Undivided profit fund	901 13
Total	$1,368,052 03
Interest due and uncollected	$1,250 03

RECEIPTS.

Dues on running stock	$197,079 15
Paid-up stock	18,250 00
Credits on mortgage loans	246,242 17
Loans on stock, certificates or pass-book security	31,774 45
Borrowed money	47,500 00
Insurance refunded by borrowers	64 65
Interest	62,071 65
Fines	1,140 01
Rents from company's real estate	500 00
Sale of bonds	22,558 65
Total	$627,180 73
Cash on hand at close of last fiscal year	16,401 20
Total	$643,581 93

DISBURSEMENTS.

Loans on mortgage security	$288,500 00
Loans on stock, certificates or pass-book security	35,839 25
Withdrawals of running stock and dividends	168,087 85
Withdrawals of paid-up stock	22,291 56
Borrowed money	47,500 00
Bonds purchased	55,801 94
Interest on borrowed money	455 03
Taxes	66 15
Salaries of officers and directors	2,901 00
Office help, rent and legal services	1,731 71
All other expenses	1,021 72
Loans overpaid	30 51
Furniture and fixtures	350 05
Total	$624,576 77
Cash on hand	19,005 16
Total	$643,581 93

PROFIT AND LOSS—EARNINGS.

Interest	$62,071 65
Fines	1,140 01
Rent from company's real estate	500 00
Insurance collected	64 65
Total	$63,776 31

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$44,792 89
Dividends on paid-up stock	8,549 42
Reserve fund credit	4,258 39
Interest on borrowed money	455 03
Salaries of officers and directors	2,901 00
Office help, rent and legal services	1,731 71
All other expenses	1,021 72
Taxes	66 15
Total	$63,776 31

Number of shares of stock in force	5748
Capital subscribed and in force	$2,873,975 00
Number of stockholders	1'884
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¾

Number of shares loaned upon	2,561
Par value of each share	$440.00 and $500.00
Number of borrowers	615
Plan of Association	Permanent.

MADISON ROAD SAVINGS AND LOAN COMPANY

OF CINCINNATI.

Incorporated, April 27, 1888.

Authorized capital, $1,000,000.00.

President, E. S. Miller.
Address, 2714 Cleinview.
Treasurer, J. G. Miller.
Address, 4146 Floral Ave., Norwood.

Secretary, Henry B. Foote.
Address, 2309 East Hill Ave.
Attorney, Chas. H. Hoffmeister.
Address, Blymyer Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 16, 1918.

ASSETS.

Cash on hand	$989 01
Loans on mortgage security	91,000 00
Bonds—Liberty	395 00
Cash short	3 10
Total	$92,387 11
Interest due and uncollected	$219 90

LIABILITIES.

Running stock and dividends	$64,027 52
Credits on mortgage loans	12,106 40
Deposits and accrued interest	9,168 96
Reserve fund	2,006 74
Undivided profit fund	1,953 44
Borrowed money and accrued interest	3,100 00
Cash over	24 05
Total	$92,387 11
Interest due and uncollected	$219 90

RECEIPTS.

Dues on running stock	$26,651 92
Deposits	8,947 82
Credits on mortgage loans	4,777 45
Loans on mortgage security repaid	15,750 00
Borrowed money	17,700 00
Insurance and taxes refunded by borrowers	20 29
Interest	5,677 03
Premium	7 04
Fines	3 00
Sale of bonds	2,805 00
Cash over	24 05
Total	$82,363 60
Cash on hand at close of last fiscal year	1,246 03
Total	$83,609 63

DISBURSEMENTS.

Loans on mortgage security	$15,750 00
Withdrawals of running stock and dividends	43,120 88
Borrowed money	17,100 00
Insurance and taxes paid for borrowers	20 29
Interest on deposits	224 14
Interest on borrowed money	319 46
Mortgage loan credits to mortgage loan accounts	1,910 00
Salaries of officers and directors	655 75
Office help, rent and legal services	78 00
All other expenses	239 00
Bonds purchased	3,200 00
Cash short	3 10
Total	$82,620 62
Cash on hand	989 01
Total	$83,609 63

PROFIT AND LOSS—EARNINGS.

Interest	$5,677 03
Premium	7 04
Fines	3 00
Total	$5,687 07

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,846 75
Dividends on mortgage loan credits	589 60
Reserve fund credit	230 00
Undivided profit credit	380 44
Interest on deposits	348 07
Interest on borrowed money	319 46
Salaries of officers and directors	655 75
Office help, rent and legal services	78 00
All other expenses	239 00
Total	$5,687 07

Number of shares of stock in force	720
Capital subscribed and in force	$359,750 00
Number of stockholders	242
Number of depositors	18
Rate per cent. interest charged	6.25
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent interest paid on deposits	5

Number of shares loaned upon	182
Par value of each share	$500 00
Number of borrowers	42
Plan of Association	Permanent

MENTOR LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, August 18, 1892.

Authorized capital, $500,000.00.

President, John Welsh.
Address, Third and Whittaker.
Treasurer, Jos. H. Sharp.
Address, 1024 East Third Ave.

Secretary, John Hodge.
Address, 2117 Eastern Ave.
Attorney, Thomas Usher.
Address, 417 Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 27, 1917.

ASSETS.

Cash on hand	$2,155 71
Loans on mortgage security	58,300 00
Deposits in other financial institutions. Atlas National Bank	2,500 00
Total	$62,955 71
Interest due and uncollected	$191 60

LIABILITIES.

Running stock and dividends	$42,202 21
Credits on mortgage loans	18,117 40
Reserve fund	2,192 29
Undivided profit fund	443 81
Total	$62,955 71
Interest due and uncollected	$191 60

RECEIPTS.

Dues on running stock	$25,601 45
Loans on mortgage security repaid	5,550 00
Interest	2,946 34
Premium	72 66
Fines	19 55
Transfer fees	2 00
Pass-books and initiation fees	21 75
Rents from company's hall	65 00
Deposits in other financial institutions withdrawn	5,500 00
Cash over	8 58
Total	$39,787 33
Cash on hand at close of last fiscal year	4,771 57
Total	$44,558 90

DISBURSEMENTS.

Loans on mortgage security	$11,900 00
Withdrawals of running stock and dividends	21,706 14
Interest refunded	1 32
Salaries of officers and directors	572 00
Office help, rent and legal services	84 00
All other expenses	137 97
Cash short	1 76
Deposits by other financial institutions withdrawn	8,000 00
Total	$42,403 19
Cash on hand	2,155 71
Total	$44,558 90

PROFIT AND LOSS—Earnings.

Interest	$2,946 34
Premium	72 66
Fines	19 55
Transfer fees	2 00
Pass-books and initiation fees	21 75
Rent from company's hall	65 00
Transferred from undivided profit fund	79 40
Cash over	8 58
Total	$3,215 28

PROFIT AND LOSS—Distribution.

Dividends on running stock	$1,830 05
Dividends on mortgage loan credits	427 45
Reserve fund credit	113 92
Undivided profit credit	46 81
Salaries of officers and directors	572 00
Office help, rent and legal services	84 00
All other expenses	137 97
Cash short	1 76
Interest refunded	1 32
Total	$3,215 28

Number of shares of stock in force	740
Capital subscribed and in force	$369,800 00
Number of stockholders	316
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	117
Par value of each share	$500 00
Number of borrowers	56
Plan of Association	Permanent

MERCANTILE BUILDING AND LOAN COMPANY

OF AVONDALE, CINCINNATI.

Incorporated, October, 1889. Authorized capital, $1,000,000.00.

President, Benj. F. McLennan.
Address, 40 Pickering Building.
Treasurer, C. I. West.
Address, 558 Hale Ave.

Secretary, D. L. Robb.
Address, 803 First National Bank Bldg.
Attorney, Wm. R. Collins.
Address, 711 First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 29, 1917.

ASSETS.

Cash on hand	$854 41
Loans on mortgage security	258,240 00
Loans on stock, certificates or pass-book security	100 00
Bonds	3,140 00
Total	$262,334 41
Interest due and uncollected	$122 96

LIABILITIES.

Running stock and dividends	$117,626 95
Credits on mortgage loans	75,923 50
Paid-up stock and dividends	34,413 55
Deposits and accrued interest	7,750 00
Reserve fund	8,952 77
Undivided profit fund	3,167 64
Borrowed money and accrued interest	14,500 00
Total	$262,334 41
Interest due and uncollected	$122 96

RECEIPTS.

Dues on running stock	$51,103 00
Paid-up stock	3,600 00
Deposits	4,250 00
Credits on mortgage loans	16,124 50
Loans on mortgage security repaid	46,200 00
Loans on stock, certificates or pass-book security	3,950 00
Borrowed money	46,000 00
Interest	11,618 25
Fines	40 80
Pass-books and initiation fees	12 50
Total	$182,899 05
Cash on hand at close of last fiscal year	1,301 45
Total	$184,200 50

DISBURSEMENTS.

Loans on mortgage security	$62,250 00
Loans on stock, certificates or pass-book security	1,850 00
Withdrawals of running stock and dividends	72,875 95
Withdrawals of paid-up stock	1,200 00
Withdrawals of deposits	750 00
Borrowed money	36,500 00
Dividends on paid-up stock	1,456 25
Interest on deposits	331 35
Interest on borrowed money	537 48
Salaries of officers and directors	2,010 00
Office help, rent and legal services	220 00
All other expenses	225 06
Bonds purchased	3,140 00
Total	$183,346 09
Cash on hand	854 41
Total	$184,200 50

PROFIT AND LOSS—EARNINGS.

Interest	$11,618 25
Fines	40 80
Pass-books and initiation fees	12 50
Total	$11,671 55

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,347 45
Dividends on mortgage loan credits	415 30
Dividends on paid-up stock	1,561 90
Reserve fund credit	417 37
Undivided profit credit	605 64
Interest on deposits	331 35
Interest on borrowed money	537 48
Salaries of officers and directors	2,010 00
Office help, rent and legal services	220 00
All other expenses	225 06
Total	$11,671 55

Number of shares of stock in force	1,640
Capital subscribed and in force	$819,840 00
Number of stockholders	322
Number of depositors	5
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	Varying

Number of shares loaned upon	616
Par value of each share	$500 00
Number of borrowers	83
Plan of Association	Permanent

MERCER LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, October, 1890. **Authorized capital, $1,000,000.00.**

President, Robert H. Corey.
Address, Cashier's Office, P. O.
Treasurer, Chas. Hauck.
Address, Wholesale Stamp Clerk, P. O.

Secretary, A. Joseph Esman.
Address, 166 W. McMillan St.
Attorney, Clement Bates.
Address, Atlas National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 4, 1917.

ASSETS.

Cash on hand	$349 25
Real estate	146 98
Total	$496 23

RECEIPTS.

Dues on running stock	$252 33
Credits on mortgage loans	83 42
Loans on mortgage security repaid	4,050 00
Interest	73 75
Fines	24 25
Other receipts in detail, sale of safe	100 00
Total	$4,583 75
Cash on hand at close of last fiscal year	3,588 65
Total	$8,172 40

PROFIT AND LOSS—EARNINGS.

Interest	$73 75
Fines	24 25
Sale of safe	100 00
Total	$198 00

Number of stockholders entitled to final distribution of assets 35

LIABILITIES.

Reserve fund	$496 23
Total	$496 23

DISBURSEMENTS.

Withdrawals of running stock and dividends	$7,025 54
Dividends from reserve to stockholders	619 91
Taxes	3 26
Salaries of officers and directors	156 00
All other expenses	18 44
Total	$7,823 15
Cash on hand	349 25
Total	$8,172 40

PROFIT AND LOSS—DISTRIBUTION.

Reserve fund credit	$20 30
Salaries of officers and directors	156 00
All other expenses	18 44
Taxes	3 26
Total	$198 00

MOHAWK PLACE BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated January, 1891. Authorized capital, $1,000,000.00.

President, John W. Wuest.
Address, 305 Calhoun St.
Treasurer, Albert Hess.
Address, 2814 Moorland Ave.

Secretary, Joseph Gunther.
Address, 1316 First National Bank Bldg.
Attorney, Otto Renner.
Address, Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 28, 1918.

ASSETS.

Cash on hand	$1,602 99
Loans on mortgage security	149,468 99
Bonds	3,550 00
Total	$154,621 98
Interest due and uncollected	$174 80

LIABILITIES.

Running stock and dividends	$145,883 41
Reserve fund	5,800 00
Undivided profit fund	1,438 57
Borrowed money and accrued interest	1,500 00
Total	$154,621 98
Interest due and uncollected	$174 80

RECEIPTS.

Dues on running stock	$40,472 10
Loans on mortgage security repaid	30,150 51
Borrowed money	18,800 00
Interest	8,885 91
Pass-books and initiation fees	14 50
Deposits in other building and loan associations withdrawn	10,000 00
Sale of bonds	4,450 00
Total	$112,773 02
Cash on hand at close of last fiscal year	5,026 40
Total	$117,799 42

DISBURSEMENTS.

Loans on mortgage security	$52,100 00
Withdrawals of running stock and dividends	37,374 65
Borrowed money	17,300 00
Interest on borrowed money	167 06
Salaries of officers and directors	1,065 30
All other expenses	189 42
Bonds purchased	8,000 00
Total	$116,196 43
Cash on hand	1,602 99
Total	$117,799 42

PROFIT AND LOSS—EARNINGS.

Interest	$8,885 91
Pass-books and initation fees	14 50
Total	$8,900 41

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,482 93
Dividends on mortgage loan credits	213 18
Reserve fund credit	450 00
Undivided profit credit	332 52
Interest on borrowed money	167 06
Salaries of officers and directors	1,065 30
All other expenses	189 42
Total	$8,900 41

Number of shares of stock in force	1,822
Capital subscribed and in force	$911,000 00
Number of stockholders	341
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	405
Par value of each share	$500 00
Number of borrowers	82
Plan of Association	Permanent

MOLITOR LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, June, 1884.

Authorized capital, $1,000,000.00.

President, George H. Froelich.
Address, 2817 Euclid Ave.
Treasurer, John Nesper.
Address, 3118 Glendora Ave.

Secretary, Edward Blum.
Address, 2925 Euclid Ave.
Attorney, A. B. Roessler.
Address, Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 27, 1918.

ASSETS.

Cash on hand	$1,893 00
Loans on mortgage security	182,470 25
Due from borrowers for insurance and taxes	190 46
Liberty bonds	2,543 50
Total	$187,097 21

RECEIPTS.

Dues on running stock	$50,089 00
Credits on mortgage loans	13,417 00
Loans on mortgage security repaid	18,688 75
Borrowed money	21,956 40
Interest	8,568 06
Fines	40 25
Transfer fees	11 00
Pass-books and initiation fees	54 75
Liberty bonds	456 50
Total	$113,281 1
Cash on hand at close of last fiscal year	15,164 27
Total	$128,445 98

PROFIT AND LOSS—EARNINGS.

Interest	$8,568 06
Fines	40 25
Transfer fees	11 00
Pass books and initiation fees	54 75
Total	$8,674 06

Number of shares of stock in force	1,379
Capital subscribed and in force	$689,450 00
Number of stockholders	375
Rate per cent. interest charged	5.20, 5.72, 6.24
Rate per cent. dividend declared to running and paid up stock	5.50

LIABILITIES.

Running stock and dividends	$117,211 16
Credits on mortgage loans	49,999 07
Reserve fund	8,956 02
Undivided profit fund	1,574 56
Borrowed money and accrued interest	9,356 40
Total	$187,097 21

DISBURSEMENTS.

Loans on mortgage security	$40,549 00
Withdrawals of running stock and dividends	65,073 21
Withdrawals of credits on mortgage loan, used for cancellation	3,532 62
Borrowed money	12,600 00
Interest on borrowed money	360 78
Salaries of officers and directors	1,099 40
Office help, rent and legal services	70 00
All other expenses	267 97
Bonds purchased	3,000 00
Total	$126,552 98
Cash on hand	1,893 00
Total	$128,445 98

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,497 17
Dividends on mortgage loan credits	3 2 98
Reserve fund credit	362 66
Undivided profit credit	673 10
Interest on borrowed money	360 78
Salaries of officers and directors	1,099 40
Office help, rent and legal services	70 00
All other expenses	267 97
Total	$8,674 06

Number of shares loaned upon	365
Par value of each share	$500 00
Number of borrowers	80
Plan of Association	Permanent

MONARCH BUILDING AND LOAN ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, April, 1883. **Authorized capital, $1,000,000.00.**

President, J. E. McGranahan.
Address, 567 Grand Ave., Price Hill.
Treasurer, Wm. B. Dunkman.
Address, 910 Clark St.

Secretary, W. H. Jones.
Address, 704 Purcell Ave., Price Hill.
Attorney, Harry R. Weber.
Address, Gercke Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,539 52
Loans on mortgage security	235,800 00
Real estate	250 00
Real estate sold on contract	200 00
Bonds	1,200 00
Total	$240,989 52
Interest due and uncollected	$245 01

LIABILITIES.

Running stock and dividends	$108,462 1 7
Credits on mortgage loans	22,146 08
Credits on real estate sold on contract	115 18
Deposits and accrued interest	67,568 90
Reserve fund	14,410 96
Undivided profit fund	7,286 23
Borrowed money and accrued interest	21,000 00
Total	$240,989 52
Interest due and uncollected	$245 01

RECEIPTS.

Dues on running stock	$41,744 14
Deposits	24,957 79
Credits on mortgage loans	15,276 16
Loans on mortgage security repaid	49,400 00
Borrowed money	39,700 00
Real estate sold on contract	40 89
Insurance and taxes refunded by borrowers	23 25
Interest	14,802 30
Premium	101 46
Transfer fees	2 50
Pass-books and initiation fees	19 00
Total	$186,067 49
Cash on hand at close of last fiscal year	1,026 51
Total	$187,094 00

DISBURSEMENTS.

Loans on mortgage security	$59,300 00
Withdrawals of running stock and dividends	51,618 88
Withdrawals of deposits	31,194 15
Borrowed money	36,400 00
Insurance and taxes paid for borrowers	23 25
Interest on deposits	245 84
Interest on borrowed money	1,454 83
Taxes	1 78
Salaries of officers and directors	1,855 00
All other expenses	260 75
Bonds purchased	1,200 00
Total	$183,554 48
Cash on hand	3,539 52
Total	$187,094 00

PROFIT AND LOSS—Earnings.

Interest	$14,802 30
Premium	101 46
Transfer fees	2 50
Pass-books and initiation fees	19 00
Total	$14,925 26

PROFIT AND LOSS—Distribution.

Dividends on running stock	$4,753 30
Dividends on mortgage loan credits	837 20
Reserve fund credit	2,017 64
Undivided profit credit	500 00
Interest on deposits	3,244 76
Interest on borrowed money	1,454 83
Salaries of officers and directors	1,855 00
All other expenses	260 75
Taxes	1 78
Total	$14,925 26

Number of shares of stock in force	1,347
Capital subscribed and in force	$673,500 00
Number of stockholders	387
Number of depositors	110
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	554
Par value of each share	$500 00
Number of borrowers	94
Rate per cent. premium charged	½%
Plan of Association	Permanent

MOUND BUILDING ASSOCIATION AND LOAN COMPANY

OF CINCINNATI.

Incorporated, February 28, 1881. Authorized capital, $1,000,000.00.

President, J. Simmons.
Address, 609-613 Central Ave.
Treasurer, Moses Schwab.
Address, 201-205 Andrews Bldg.

Secretary, A. Joseph Esman.
Address, 166 West McMillan St.
Attorney, M. Ruskin.
Address, 105 Lincoln Inn Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 18, 1918.

ASSETS.

Cash on hand	$1,296 85
Loans on mortgage security	122,050 00
Total	$123,346 85

RECEIPTS.

Dues on running stock	$20,363 93
Deposits	10 403 25
Credits on mortgage loans	11,931 15
Loans on mortgage security repaid	6,750 00
Borrowed money	21,500 00
Interest	6,160 57
Fines	14 85
Pass-books and initiation fees	3 50
Rents (sublet)	240 00
Finance committee	2 30
Total	$77,369 55
Cash on hand at close of last fiscal year	1,201 30
Total	$78,570 85

PROFIT AND LOSS—Earnings.

Interest	$6,160 57
Fines	14 85
Pass-books and initiation fees	3 50
Transferred from undivided profit fund	40 27
Total	$6,219 19

Number of shares of stock in force	725
Capital subscribed and in force	$362,475 00
Number of stockholders	139
Number of depositors	25
Rate per cent. interest charged	6 6/25
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 to 5

LIABILITIES.

Running stock and dividends	$37,371 13
Credits on mortgage loans	41 024 29
Deposits and accrued interest	22,788 50
Reserve fund	3,430 81
Undivided profit fund	119 62
Borrowed money and accrued interest	18,612 50
Total	$123,346 85

DISBURSEMENTS.

Loans on mortgage security	$28,250 00
Withdrawals of running stock and dividends	23,531 52
Withdrawals of deposits	12,373 25
Borrowed money	10,000 00
Interest on deposits	1,042 67
Interest on borrowed money	840 99
Salaries of officers and directors	730 75
Office help, rent and legal services	375 00
All other expenses	127 52
Finance committee	2 30
Total	$77,274 00
Cash on hand	1 296 85
Total	$78,570 85

PROFIT AND LOSS—Distribution.

Dividends on running stock	$1,571 04
Dividends on mortgage loan credits	1,552 52
Reserve fund credit	165 50
Undivided profit credit	38 46
Interest on deposits	1,055 61
Interest on borrowed money	842 79
Salaries of officers and directors	730 75
Office help, rent and legal services	135 00
All other expenses	127 52
Total	$6,219 19

Number of shares loaned upon	244
Par value of each share	$500 00
Number of borrowers	37
Plan of Association	Permanent

MT. ADAMS BUILDING AND LOAN ASSOCIATION

OF CINCINNATI.

Incorporated, September 4, 1878.

Authorized capital, $1,250,000.00.

President, Wm. Stredelman.
Address, 1815 Kinney Ave.
Treasurer, John H. Wessling.
Address, 962 Pavilion St.

Secretary, Thec. S. Kramer.
Address, 1116 Carney St.
Attorneys, Tischbein & Tischbein.
Address, N. E. Cor. 9th and Main.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 25, 1917.

ASSETS.

Cash on hand	$21,658 77
Loans on mortgage security	98,545 63
Due from borrowers for insurance and taxes	54 94
Bonds	6,471 67
Total	$126,731 01
Interest due and uncollected	$107 29

LIABILITIES.

Running stock and dividends	$119,989 78
Reserve fund	6,407 15
Undivided profit fund	334 08
Total	$126,731 01
Interest due and uncollected	$107 29

RECEIPTS.

Dues on running stock	$31,566 97
Loans on mortgagé security repaid	35,894 08
Interest	6,893 83
Premium	35 43
Fines	7 80
Pass-books and initiation fees	9 75
Over in cash	2 30
Total	$74,410 16
Cash on hand at close of last fiscal year	4,535 73
Total	$78,945 89

DISBURSEMENTS.

Loans on mortgage security	$22,333 33
Withdrawals of running stock and dividends	33,751 81
Insurance and taxes paid for borrowers	54 94
Salaries of officers and directors	932 00
Office help, rent and legal services	75 00
All other expenses	140 04
Total	$57,287 12
Cash on hand	21,658 77
Total	$78,944 89

PROFIT AND LOSS—Earnings.

Interest	$6,893 83
Premium	35 43
Fines	7 80
Pass-books and initiation fees	9 75
Transferred from undivided profit fund	114 83
Over in cash	2 30
Total	$7,063 94

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,711 65
Dividends on mortgage loan credits	205 25
Salaries of officers and directors	932 00
Office help, rent and legal services	75 00
All other expenses	140 04
Total	$7,063 94

Number of shares of stock in force	1,302
Capital subscribed and in force	$621,000 00
Number of stockholders	338
Rate per cent. interest charged	5—6
Rate per cent. dividend declared to running and paid-up stock	5¼

Number of shares loaned upon	293
Par value of each share	$500 and $200
Number of borrowers	74
Plan of Association	Permanent

MT. ADAMS BUILDING COMPANY

OF CINCINNATI.

Incorporated, June 12, 1881.

Authorized capital, $1,000,000.00.

President, B. Wenning, Sr.
Address, Carney St.
Treasurer, Eugene A. Ritter.
Address, Pasedena St.

Secretary, Joseph Borger.
Address, 976 Pavilion St.
Attorneys, Tischbein & Tischbein.
Address, 9th and Main Sts.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1917.

ASSETS.

Cash on hand	$1,869 74
Loans on mortgage security	74,453 38
Furniture and fixtures	54 69
Total	$76,377 81

RECEIPTS.

Dues on running stock	$27,266 60
Loans on mortgage security repaid	12,522 37
Borrowed money	14,700 00
Interest	4,415 00
Premium	238 88
Pass-books and initiation fees	14 25
Total	$59,157 10
Cash on hand at close of last fiscal year	6,092 21
Total	$65,249 31

PROFIT AND LOSS—EARNINGS.

Interest	$4,415 00
Premium	238 88
Pass-books and initiation fees	14 25
Transferred from undivided profit fund	30 20
Total	$4,698 33

Number of shares of stock in force	1,415
Capital subscribed and in force	$283,000 00
Number of stockholders	350
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

LIABILITIES.

Running stock and dividends	$67,009 22
Credits on mortgage loans	92 85
Reserve fund	2,212 42
Undivided profit fund	63 32
Borrowed money and accrued interest	7,000 00
Total	$76,377 81

DISBURSEMENTS.

Loans on mortgage security	$23,100 00
Withdrawals of running stock and dividends	31,454 29
Borrowed money	7,700 00
Interest on borrowed money	157 95
Salaries of officers and directors	826 50
Office help, rent and legal services	51 00
All other expenses	89 83
Total	$63,379 57
Cash on hand	1,869 74
Total	$65,249 31

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,172 65
Dividends on mortgage loan credits	142 45
Reserve fund credit	178 62
Undivided profit credit	79 33
Interest on borrowed money	157 95
Salaries of officers and directors	826 50
Office help, rent and legal services	51 00
All other expenses	89 83
Total	$4,698 3

Number of shares loaned upon	541
Par value of each share	$200 00
Number of borrowers	59
Rate per cent. premium charged	1c. per share
Plan of Association	Permanent

MT. LOOKOUT SAVINGS AND LOAN COMPANY
OF CINCINNATI.

Incorporated, May 1, 1909. Authorized capital, $2,000,000.00.

President, Edwin L. Griest.
Address, 3257 Observatory Ave.
Treasurer, E. E. Vidal.
Address, 1351 Delta Ave.

Secretary, Geo. W. Tuxworth.
Address, 6004 Madison Road.
Attorney, Wm. C. Lambert.
Address, 1203 Herschell.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 20, 1918.

ASSETS.

Cash on hand	$11,466 32
Loans on mortgage security	217,640 87
Loans on stock, certificates or pass-book security	800 00
Furniture and fixtures	320 00
Bonds—Liberty	5,115 00
Total	$235,342 19

LIABILITIES.

Running stock and dividends	$72,073 51
Credits on mortgage loans	40,746 54
Paid-up stock and dividends	74,794 80
Deposits and accrued interest	9,342 83
Reserve fund	6,500 00
Undivided profit fund	965 06
Borrowed money and accrued interest	23,250 00
Deposits from other building and loan associations	2,500 00
Credits Liberty bond subscriptions	5,169 45
Total	$235,342 19

RECEIPTS.

Dues on running stock	$35,587 97
Paid-up stock	14,900 00
Deposits	8,229 52
Credits on mortgage loans	12,757 23
Loans on mortgage security repaid	19,000 00
Loans on stock, certificates or pass-book security	40 00
Borrowed money	48,200 00
Deposits from other building and loan associations	2,500 00
Interest on bonds	2 00
Interest	11,413 89
Premium	627 67
Fines	33 65
Transfer fees	6 50
Pass-books and initiation fees	6 90
Rents from company's real estate	51 00
Sale of bonds	2,850 00
Credit on Liberty bonds	5,169 45
Miscellaneous	40
Total	$161,376 18
Cash on hand at close of last fiscal year	1,951 40
Total	$163,327 58

DISBURSEMENTS.

Loans on mortgage security	$39,300 00
Loans on stock, certificates or pass-book security	800 00
Withdrawals of running stock and dividends	38,132 59
Withdrawals of paid-up stock	25,900 00
Withdrawals of deposits	8,184 00
Borrowed money	24,950 00
Dividends on paid-up stock	3,912 74
Interest on deposits	76 05
Interest on borrowed money	1,034 57
Taxes	3 10
Salaries of officers and directors	1,063 00
Office help, rent and legal services	180 00
All other expenses	306 48
Bonds purchased	7,965 00
Miscellaneous	53 73
Total	$151,861 26
Cash on hand	11,466 32
Total	$163,327 58

PROFIT AND LOSS—EARNINGS.

Interest	$11,413 89
Premium	627 67
Fines	33 65
Transfer fees	6 50
Pass-books and initiation fees	6 90
Rents from company's real estate	51 00
Interest on bonds	2 00
Interest on certificate of deposit	20
Interest on borrowed money	20
Total	$12,142 01

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,065 02
Dividends on mortgage loan credits	311 25
Dividends on paid-up stock	3,729 11
Reserve fund credit	1,500 00
Undivided profit credit	543 57
Interest on deposits	372 18
Interest on borrowed money	1,034 57
Salaries of officers and directors	1,063 00
Office help, rent and legal services	180 00
All other expenses	306 48
Taxes	3 10
Furniture and fixtures	33 73
Total	$12,142 01

Number of shares of stock in force	2,149
Capital subscribed and in force	$1,074,700 00
Number of stockholders	610
Number of depositors	55
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	429
Par value of each share	$500 00
Number of borrowers	101
Rate per cent. premium charged	2 cts. a share
Plan of Association	Permanent

MOZART LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, August 1, 1891.

Authorized capital, $1,000,000.00.

President, Louis Schwing.
Address, 11 Mercer St.
Treasurer, Otto Heinichen.
Address, 1819 Vine St.

Secretary, John G. Spragg.
Address, 2618 Halstead St.
Attorney, J. P. Bauer, Jr.
Address, Sixth and Main Sts.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 28, 1917.

ASSETS.

Cash on hand	$182 37
Loans on mortgage security	30,265 00
Total	$30,447 37

RECEIPTS.

Dues on running stock	$5,438 20
Credits on mortgage loans	5,463 13
Borrowed money	6,745 00
Interest	1,168 61
Fines	11 18
Transfer fees	2 50
Pass-books and initiation fees	3 75
Total	$18,832 37
Cash on hand at close of last fiscal year	52 19
Total	$18,884 56

PROFIT AND LOSS—EARNINGS.

Interest	$1,168 61
Fines	11 18
Transfer fees	2 50
Pass-books and initiation fees	3 75
Total	$1,186 04

Number of shares of stock in force	266
Capital subscribed and in force	$133,000 00
Number of stockholders	99
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4¼

LIABILITIES.

Running stock and dividends	$14,263 76
Credits on mortgage loans	10,344 03
Reserve fund	464 58
Borrowed money and accrued interest	5,375 00
Total	$30,447 37

DISBURSEMENTS.

Loans on mortgage security	$6,350 00
Withdrawals of running stock and dividends	7,468 69
Borrowed money	4,370 00
Interest on borrowed money	161 90
Salaries of officers and directors	314 35
All other expenses	37 25
Total	$18,702 19
Cash on hand	182 37
Total	$18,884 56

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$591 29
Dividends on mortgage loan credits	14 80
Reserve fund credit	66 45
Interest on borrowed money	161 90
Salaries of officers and directors	314 35
All other expenses	37 25
Total	$1,186 04

Number of shares loaned upon	61
Par value of each share	$500 00
Number of borrowers	18
Plan of Association	Permanent

MUSIC HALL LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, September, 1884. Authorized capital, $1,000,000.00.

President, Joseph Uhl.
Address, 14 Calhoun St.
Treasurer, Wm. F. Kruse.
Address, Cor. Race and Green Sts.

Secretary, Fred Otten.
Address, 3016 Scioto St.
Attorney, Wm. J. Creed.
Address, Main and Fifth Sts.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 19, 1917.

ASSETS.

Cash on hand	$92 33
Loans on mortgage security	123,060 60
Loans on all other security	1,000 00
Total	$124,152 93

LIABILITIES.

Running stock and dividends	$108,131 25
Reserve fund	6,200 00
Undivided profit fund	1,352 10
Borrowed money and accrued interest	7,400 00
Other liabilities in detail—call loan	1,069 58
Total	$124,152 93

RECEIPTS.

Dues on running stock	$25,419 00
Credits on mortgage loans	21,687 05
Borrowed money	12,900 00
Insurance and taxes refunded by borrowers	44 12
Interest	7,192 74
Fines	5 42
Pass-books and initiation fees	47 50
Sale of bonds	1,000 00
Total	$68,295 83
Cash on hand at close of last fiscal year	3,850 31
Total	$72,146 14

DISBURSEMENTS.

Loans on mortgage security	$39,975 00
Withdrawals of running stock and dividends	25,552 75
Borrowed money	5,500 00
Interest on borrowed money	34 71
Salaries of officers and directors	854 00
Office help, rent and legal services	26 00
All other expenses	111 35
Total	$72,053 81
Cash on hand	92 33
Total	$72,146 14

PROFIT AND LOSS—EARNINGS.

Interest	$7,192 74
Fines	5 42
Pass-books and initiation fees	47 50
Transferred from undivided profit fund	411 29
Total	$7,656 95

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,677 00
Dividends on mortgage loan credits	212 60
Reserve fund credit	700 33
Interest on borrowed money	34 71
Salaries of officers and directors	854 00
Office help, rent and legal services	26 00
All other expenses	111 35
Interest on $1,000 call loan	40 96
Total	$7,656 95

Number of shares of stock in force	1,349
Capital subscribed and in force	$674,500 00
Number of stockholders	230
Rate per cent. interest charged	5, 6
Rate per cent. dividend declared to running and paid-up stock	5¾.

Number of shares loaned upon	334
Par value of each share	$500 00
Number of borrowers	62
Plan of Association	Permanent

NATIONAL BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, November 5, 1881.

Authorized capital, $1,500,000.00.

President, H. W. Meier.
Address, McMicken and Ohio Aves.
Treasurer, George Meier.
Address, McMicken and Ohio Aves.

Secretary, Joseph Huth.
Address, 3302 Elland Ave.
Attorney, David P. Schorr.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 28, 1917.

ASSETS.

Cash on hand	$176 47
Loans on mortgage security	203,250 00
Real estate	2,141 00
Bonds—Liberty	1,000 00
Total	$206,567 47
Interest due and uncollected	$73 01

LIABILITIES.

Running stock and dividends	$155,500 79
Credits on mortgage loans	34,565 40
Reserve fund	8,461 45
Undivided profit fund	3,839 83
Borrowed money and accrued interest	4,200 00
Total	$206,567 47
Interest due and uncollected	$73 01

RECEIPTS.

Dues on running stock	$60,210 74
Loans on mortgage security repaid	34,000 00
Borrowed money	18,500 00
Real estate sold	65 00
Interest	12,193 04
Fines	6 05
Pass-books and initiation fees	10 75
Total	$124,985 58
Cash on hand at close of last fiscal year	11,183 66
Total	$136,169 24

DISBURSEMENTS.

Loans on mortgage security	$48,000 00
Withdrawals of running stock and dividends	70,784 00
Borrowed money	14,300 00
Interest on liberty bonds	1 36
Interest on borrowed money	247 74
Taxes	27 59
Salaries of officers and directors	1,374 50
Office help, rent and legal services	57 00
All other expenses	200 18
Bonds purchased—Liberty	1,000 00
Cash short	40
Total	$135,992 77
Cash on hand	176 47
Total	$136,169 24

PROFIT AND LOSS—EARNINGS.

Interest	$12,193 04
Fines	6 05
Pass-books and initiation fees	10 75
Total	$12,209 84

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,822 15
Reserve fund credit	515 45
Undivided profit credit	963 47
Interest on borrowed money and liberty bonds	249 10
Salaries of officers and directors	1,374 50
Office help, rent and legal services	57 00
All other expenses	200 18
Taxes	27 59
Cash short	40
Total	$12,209 84

Number of shares of stock in force	1,437
Capital subscribed and in force	$718,250 00
Number of stockholders	347
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	407
Par value of each share	$500 00
Number of borrowers	65
Plan of Association	Permanent

NEW BUCKEYE LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, January 27, 1896. Authorized capital, $1,000,000.00.

President, John Rolfes.
Address, 212 E. 12th St.
Treasurer, Joseph H. Kenkel.
Address, 1302 Main St.

Secretary, Herman H. Evers.
Address, 1310 Main St.
Attorney, Wm. J. Overbeck.
Address, Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 30, 1918.

ASSETS.

Cash on hand	$15,666 51
Loans on mortgage security	142,015 33
Loans on stock, certificates or pass-book security	1,713 00
Loans on all other security	2,200 00
Furniture and fixtures	125 00
Bonds	2,950 00
Total	$164,669 84
Interest due and uncollected	$170 07

LIABILITIES.

Running stock and dividends	$138,931 60
Deposits and accrued interest	11,067 85
Reserve fund	12,300 00
Undivided profit fund	2,370 39
Total	$164,669 84
Interest due and uncollected	$170 07

RECEIPTS.

Dues on running stock	$39,082 25
Deposits	4,609 65
Credits on mortgage loans	32,546 67
Loans on stock, certificates or pass-book security	6,980 00
Loans on all other security repaid	6,350 00
Borrowed money	2,500 00
Interest	9,366 77
Fines	6 00
Pass-books and initiation fees	9 00
Sale of bonds	2,050 00
Total	$103,500 34
Cash on hand at close of last fiscal year	11,986 08
Total	$115,486 42

DISBURSEMENTS.

Loans on mortgage security	$23,500 00
Loans on stock, certificates or pass-book security	5,078 00
Loans on all other security	8,850 00
Withdrawals of running stock and dividends	41,842 10
Withdrawals of deposits	9,446 96
Borrowed money	4,500 00
Dividend running stock	4 50
Interest on borrowed money	89 23
Salaries of officers and directors	1,272 50
Office help, rent and legal services	60 00
All other expenses	176 62
Bonds purchased	5,000 00
Total	$99,819 91
Cash on hand	15,666 51
Total	$115,486 42

PROFIT AND LOSS—EARNINGS.

Interest	$9,366 77
Fines	6 00
Pass-books and initiation fees	9 00
Transferred from undivided profit fund	4 50
Total	$9,386 27

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,421 30
Reserve fund credit	800 00
Undivided profit credit	185 18
Interest on deposits	342 64
Interest on borrowed money	89 23
Salaries of officers and directors	1,272 50
Office help, rent and legal services	60 00
All other expenses	176 62
Furniture and fixtures	38 80
Total	$9,386 27

Number of shares of stock in force	1,114
Capital subscribed and in force	$557,000 00
Number of stockholders	300
Number of depositors	109
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	3.65

Number of shares loaned upon	347
Par value of each share	$500 00
Number of borrowers	10
Plan of Association	Permanent

NEW FOUNDATION LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, August 20, 1891. Authorized capital, $750,000.00.

President, Wm. H. Bradley.
Address, 4302 Greenlee Avenue.
Treasurer, Christ Langhorst.
Address, Colerain and Alabama Sts.

Secretary, John J. Weiss.
Address, 618 Riddle Road.
Attorney, John G. Bammerlin.
Address, 109 Lincoln Inn Court.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 6, 1917.

ASSETS.

Cash on hand	$8,803 09
Loans on mortgage security	82,500 00
Furniture and fixtures	90 00
Total	$91,393 09

RECEIPTS.

Dues on running stock	$30,951 88
Credits on mortgage loans	15,285 08
Borrowed money	3,000 00
Interest	3,749 24
Fines	13 50
Transfer fees	2 50
Pass-books and initiation fees	103 00
Overs	2 00
Total	$53,107 20
Cash on hand at close of last fiscal year	1,625 00
Total	$54,732 20

PROFIT AND LOSS—EARNINGS.

Interest	$3,749 24
Fines	13 50
Transfer fees	2 50
Pass-books and initiation fees	103 00
Overs	2 00
Total	$3,870 24

Number of shares of stock in force	1,262
Capital subscribed and in force	$631,000 00
Number of stockholders	316
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¼

LIABILITIES.

Running stock and dividends	$65,487 10
Credits on mortgage loans	23,668 75
Reserve fund	2,097 28
Undivided profit fund	139 96
Total	$91,393 09

DISBURSEMENTS.

Loans on mortgage security	$11,000 00
Withdrawals of running stock and dividends	29,210 81
Borrowed money	5,000 00
Interest on borrowed money	36 39
Salaries of officers and directors	576 50
Office help, rent and legal services	26 00
All other expenses	72 41
Shortages	7 00
Total	$45,929 11
Cash on hand	8,803 09
Total	$54,732 20

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,851 75
Dividends on mortgage loan credits	88 12
Reserve fund credit	158 09
Undivided profit credit	53 98
Interest on borrowed money	36 39
Salaries of officers and directors	576 50
Office help, rent and legal services	26 00
All other expenses	72 41
Shortage	7 00
Total	$3,870 24

Number of shares loaned upon	166
Par value of each share	$500 00
Number of borrowers	44
Plan of Association	Permanent

NEW MAGNOLIA BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, February 8, 1892. Authorized capital, $1,000,000.00.

President, Henry Brankamp.
Address, 925 Bank St.
Treasurer, Adam Steinhoenig.
Address, 1209 Sassafras St.

Secretary, William E. Garber.
Address, 3481 Cheviot Ave.
Attorney, Frank H. Kunkel.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 4, 1918.

ASSETS.

Cash on hand	$1,207 04
Loans on mortgage security	30,150 00
Bonds	900 00
Total	$32,257 04

LIABILITIES.

Running stock and dividends	$23,697 36
Credits on mortgage loans	5,482 24
Reserve fund	630 12
Undivided profit fund	97 32
Borrowed money and accrued interest	2,350 00
Total	$32,257 04

RECEIPTS.

Dues on running stock	$12,598 46
Credits on mortgage loans	6,611 91
Borrowed money	6,700 00
Real estate sold on contract	325 00
Insurance and taxes refunded by borrowers	11 92
Interest	1,635 22
Pass-books and initiation fees	21 75
Sale of bonds	100 00
Total	$28,007 26
Cash on hand at close of last fiscal year	261 52
Total	$28,268 78

DISBURSEMENTS.

Loans on mortgage security	$8,700 00
Withdrawals of running stock and dividends	8,863 26
Borrowed money	7,850 00
Interest on borrowed money	140 20
Salaries of officers and directors	330 45
Office help, rent and legal services	21 35
All other expenses	156 48
Bonds purchased	1,000 00
Total	$27,061 74
Cash on hand	1,207 04
Total	$28,268 78

PROFIT AND LOSS—EARNINGS.

Interest	$1,635 22
Pass-books and initiation fees	21 75
Transferred from undivided profit fund	70 79
Accrued interest on borrowed money	25 00
Total	$1,752 76

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$840 60
Dividends on mortgage loan credits	212 01
Reserve fund credit	51 67
Interest on borrowed money	140 20
Salaries of officers and directors	330 45
Office help, rent and legal services	21 35
All other expenses	156 48
Total	$1,752 76

Number of shares of stock in force	632
Capital subscribed and in force	$315,750 00
Number of stockholders	135
Rate per cent interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	61
Par value of each share	$500 00
Number of borrowers	14
Plan of Association	Permanent

NEW MOHAWK BUILDING ASSOCIATION
OF CINCINNATI.

Incorporated, June 1, 1876.

Authorized capital, $500,000.00.

President, W. D. Baas.
Address, N. W. Cor. Ravine and Klotter Ave.
Treasurer, C. M. Westmeyer.
Address, 2400 Ravine St.

Secretary, Frank J. Mencher.
Address, 2710 Ravine St.
Attorney, O. J. Renner.
Address, Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 22, 1918.

ASSETS.

Cash on hand	$4,351 97
Loans on mortage security	44,359 72
Bonds	394 00
Total	$49,105 69

LIABILITIES.

Running stock and dividends	$46,171 13
Reserve fund	2,645 79
Undivided profit fund	288 77
Total	$49,105 69

RECEIPTS.

Dues on running stock	$16,552 80
Credits on mortgage loans	9,305 05
Borrowed money	1,400 00
Interest	2,799 46
Pass-books and initiation fees	12 00
Sale of bonds	106 00
Total	$30,175 31
Cash on hand at close of last fiscal year	1,696 97
Total	$31,872 28

DISBURSEMENTS.

Loans on mortgage security	$11,600 00
Withdrawals of running stock and dividends	13,528 54
Borrowed money	1,400 00
Interest on borrowed money	12 08
Salaries of officers and directors	438 50
All other expenses	41 19
Bonds purchased	500 00
Total	$27,520 31
Cash on hand	4,351 97
Total	$31,872 28

PROFIT AND LOSS—Earnings.

Interest	$2,799 46
Pass-books and initiation fees	12 00
Total	$2,811 46

PROFIT AND LOSS—Distribution.

Dividends on running stock	$1,883 00
Dividends on mortgage loan credits	100 10
Reserve fund credit	250 00
Undivided profit credit	86 59
Interest on borrowed money	12 08
Salaries of officers and directors	438 50
All other expenses	41 19
Total	$2,811 46

Number of shares of stock in force	783
Capital subscribed and in force	$156,600 00
Number of stockholders	195
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	170
Par value of each share	$200 00
Number of borrowers	38
Plan of Association	Permanent

NEW VETERAN BUILDING ASSOCIATION COMPANY
OF CINCINNATI.

Incorporated, January 18, 1883. Authorized capital, $500,000.00.

President, Franklin Peter.
Address, 1114 Poplar St.
Treasurer, J. H. Reinstatler.
Address, Mozart and Glenmore, Cheviot.

Secretary, Wm. E. Garber.
Address, 3481 Cheviot Ave.
Attorney, Frank H. Kunkel.
Address, 303 Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 6, 1918.

ASSETS

Cash on hand	$16 73
Loans on mortgage security	25,350 00
Real estate	150 00
Total	$25 516 73

LIABILITIES

Running stock and dividends	$16,420 49
Credits on mortgage loans	3,996 76
Reserve fund	1,012 00
Undivided profit fund	387 48
Borrowed money and accrued interest	3,700 00
Total	$25,516 73

RECEIPTS

Dues on running stock	$6,176 20
Credits on mortgage loans	7,427 70
Borrowed money	6,450 00
Insurance and taxes refunded by borrowers	20 00
Interest	1,478 64
Pass-books and initiation fees	1 75
Sale of bonds	1,000 00
Total	$22,554 29
Cash on hand at close of last fiscal year	1 51
Total	$22,555 80

DISBURSEMENTS

Loans on mortgage security	$8,800 00
Withdrawals of running stock and dividends	6,852 26
Borrowed money	5,300 00
Insurance and taxes paid for borrowers	20 00
Interest on borrowed money	164 49
Taxes	8 07
Salaries of officers and directors	318 00
All other expenses	76 25
Bonds purchased	1,000 00
Total	$22,539 07
Cash on hand	16 73
Total	$22,555 80

PROFIT AND LOSS—EARNINGS

Interest	$1,478 64
Pass-books and initiation fees	1 75
Transferred from undivided profit fund	76 92
Accrued interest on borrowed money	10 00
Total	$1,498 31

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$637 12
Dividends on mortgage loan credits	174 78
Reserve fund credit	72 00
Undivided profit credit	47 60
Interest on borrowed money	164 49
Salaries of officers and directors	318 00
All other expenses	76 25
Taxes	8 07
Total	$1,498 31

Number of shares of stock in force	429
Capital subscribed and in force	$107,200 00
Number of stockholders	91
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	4½

Number of shares loaned upon	102
Par value of each share	$250 00
Number of borrowers	11
Plan of Association	Permanent

NINETEENTH WARD BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, February, 1888.

Authorized capital, $1,000,000.00.

President, Thos. L. Pogue.
Address, First National Bank Bldg.
Treasurer, Theodore Clauss, Sr.
Address, 4th and Plum Sts.

Secretary, Harry P. Moster.
Address, 409 Big Four Bldg.
Attorney, W. W. Helmholz.
Address, First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 6, 1918.

ASSETS

Cash on hand	$628 57
Loans on mortgage security	32,615 93
Bonds—Liberty	1,450 00
Total	$34,694 50

LIABILITIES

Running stock and dividends	$26,735 70
Liberty bonds sold on weekly payment	1,018 00
Reserve fund	3,150 00
Undivided profit fund	590 80
Borrowed money and accrued interest	3,200 00
Total	$34,694 50

RECEIPTS

Dues on running stock	$8,482 60
Loans on mortgage security repaid	7,843 44
Loans on stock, certificates or passbook security	600 00
Borrowed money	4,500 00
Real estate sold	544 16
Interest	2,326 28
Pass-books and initiation fees	2 25
Sale of bonds—Liberty—sold for cash	4,550 00
Sale of bonds—Liberty—on weekly paymenss	1,018 00
Over cash	10
Total	$29,866 83
Cash on hand at close of last fiscal year	10,626 01
Total	$40,492 84

DISBURSEMENTS

Loans on mortgage security	$4,750 00
Loans on stock, certificates or passbook security	600 00
Withdrawals of running stock and dividends	26,454 80
Borrowed money	1,300 00
Interest on borrowed money	67 60
Liberty bonds to sell on weekly payments	1,450 00
Salaries of officers and directors	442 00
Office help, rent and legal services	170 00
All other expenses	78 37
Bonds purchased—Liberty	4,550 00
Short cash	1 50
Total	$39,864 27
Cash on hand	628 57
Total	$40,492 84

PROFIT AND LOSS—Earnings

Interest	$2,326 28
Pass-books and initiation fees	2 25
Transferred from undivided profit fund	57 08
Total	$2,385 61

PROFIT AND LOSS—Distribution

Dividends on running stock	$1,429 15
Dividends on mortgage loan credits	78 32
Reserve fund credit	80 00
Undivided profit credit	38 77
Interest on borrowed money	67 60
Salaries of officers and directors	442 00
Office help, rent and legal services	170 00
All other expenses	78 37
Short cash	1 40
Total	$2,385 61

Number of shares of stock in force	450
Capital subscribed and in force	$225,000 00
Number of stockholders	108
Rate per cent interest charged	5 and 6
Rate per cent dividend declared to running and paid-up stock	5

Number of shares loaned upon	99
Par value of each share	$500 00
Number of borrowers	17
Plan of Association	Permanent

NONPAREIL BUILDING ASSOCIATION COMPANY
OF CINCINNATI.

Incorporated, June 22, 1882. Authorized capital, $500,000.00.

President, Julius Brinkman.
Address, Price Hill.
Treasurer, Wm. M. Haass.
Address, Savoy Hotel.

Secretary, J. W. Montgomery.
Address, 705 Traction Bldg.
Attorney, Frank J. Dorger.
Address, Gwynne Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 26, 1918.

ASSETS.

Cash on hand	$888 91
Loans on mortgage security	52,900 00
Furniture and fixtures	79 00
Due from borrowers for insurance and taxes	37 50
Bonds	400 00
Total	$54,305 41

LIABILITIES.

Running stock and dividends	$48 384 61
Reserve fund	1,353 37
Undivided profit fund	67 43
Borrowed money and accrued interest	4,500 00
Total	$54,305 41

RECEIPTS.

Dues on running stock	$16,085 48
Credits on mortgage loans	11,750 00
Borrowed money	6,000 00
Interest	2,349 37
Pass-books and initiation fees	5 50
Sale of bonds	1,300 00
Profit and loss	2 56
Total	$37,492 91
Cash on hand at close of last fiscal year	5,711 66
Total	$43,204 57

DISBURSEMENTS.

Loans on mortgage security	$17,050 00
Withdrawals of running stock and dividends	21,377 98
Borrowed money	1,500 00
Interest on borrowed money	115 15
Salaries of officers and directors	468 50
Office help, rent and legal services	52 00
All other expenses	76 03
Bonds purchased	1,676 00
Total	$42,315 66
Cash on hand	888 91
Total	$43,204 57

PROFIT AND LOSS—EARNINGS.

Interest	$2,349 37
Pass-books and initiation fees	5 50
Profit and loss	2 56
Total	$2,357 43

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,540 56
Reserve fund credit	82 58
Undivided profit credit	22 61
Interest on borrowed money	115 15
Salaries of officers and directors	468 50
Office help, rent and legal services	52 00
All other expenses	76 03
Total	$2,357 43

Number of shares of stock in force	313
Capital subscribed and in force	$156,400 00
Number of stockholders	100
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½

Number of shares loaned upon	106
Par value of each share	$500 00
Number of borrowers	27
Plan of Association	Permanent

NORTH CINCINNATI LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, July 8, 1882. **Authorized capital, $2,000,000.00.**

President, John Corell.
Address, Daniels and Jefferson.
Treasurer, Chas. J. Finn.
Address, Charlton and Vine Sts.

Secretary, F. A. Stegner.
Address, 2671 Bellevue Ave.
Attorney, F. A. Lamping.
Address, Gwynn Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 27, 1917.

ASSETS.

Cash on hand	$3,895 97
Loans on mortgage security	205,172 88
Loans on stock, certificates or pass-book security	1,450 00
Due from borrowers for insurance and taxes	152 23
Total	$210,671 08

LIABILITIES.

Running stock and dividends	$195,496 75
Reserve fund	10,651 79
Undivided profit fund	4,522 54
Total	$210,671 08

RECEIPTS.

Dues on running stock	$46,304 50
Credits on mortgage loans	17,404 00
Loans on mortgage security repaid	37,018 00
Loans on stock, certificates or pass-book security	850 00
Borrowed money	17,200 00
Insurance and taxes refunded by borrowers	196 93
Interest	13,011 84
Transfer fees	2 50
Pass-books and initiation fees	108 25
Cash over	9 68
Total	$132,105 70
Cash on hand at close of last fiscal year	12,052 99
Total	$144,158 69

DISBURSEMENTS.

Loans on mortgage security	$67,918 50
Loans on stock, certificates or pass-book security	950 00
Withdrawals of running stock and dividends	52,157 31
Borrowed money	17,200 00
Insurance and taxes paid for borrowers	271 68
Interest on borrowed money	80 21
Salaries of officers and directors	1,430 00
Office help, rent and legal services	81 75
All other expenses	167 21
Cash short	6 06
Total	$140,262 72
Cash on hand	3,895 97
Total	$144,158 69

PROFIT AND LOSS—EARNINGS.

Interest	$13,011 84
Transfer fees	2 50
Pass-books and initiation fees	108 25
Cash over	9 68
Total	$13,132 27

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,079 21
Undivided profit credit	287 83
Interest on borrowed money	80 21
Salaries of officers and directors	1,430 00
Office help, rent and legal services	81 75
All other expenses	167 21
Cash short	6 06
Total	$13,132 27

Number of shares of stock in force	2,216
Capital subscribed and in force	$1,108,000 00
Number of stockholders	467
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	571
Par value of each share	$500 00
Number of borrowers	118
Plan of Association	Permanent

NORTH FAIRMOUNT LOCAL LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, March 17, 1894.

Authorized capital, $1,200,000.00.

President, Peter Bahner.
Address, 1818 Carll St.
Treasurer, Geo. Osterkamp.
Address, 1773 Denham St.

Secretary, Edward Spitzmueller.
Address, 1885 Baltimore Ave.
Attorney, Heilker and Heilker.
Address, Atlas National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 5, 1918.

ASSETS.

Cash on hand	$0 87
Loans on mortgage security	85,100 00
Furniture and fixtures	20 00
Due from borrowers for insurance and taxes	220 00
Total	$85,340 87
Interest due and uncollected	$31 12

LIABILITIES.

Running stock and dividends	$60,002 16
Credits on mortgage loans	19,177 89
Deposits and accrued interest	1,700 00
Reserve fund	1,500 00
Undivided profit fund	1,035 82
Borrowed money and accrued interest	525 00
Due borrowers on unfinished buildings	1,400 00
Total	$85,340 87
Interest due and uncollected	$31 12

RECEIPTS.

Dues on running stock	$26,959 13
Credits on mortgage loans	6,367 72
Loans on mortgage security repaid	13,675 10
Borrowed money	16,815 00
Insurance and taxes refunded by borrowers	44 60
Interest	5,218 32
Interest from bank	5 60
Fines	40 35
Transfer fees	2 00
Pass-books and initiation fees	15 25
Total	$69,143 07
Cash on hand at close of last fiscal year	11 00
Total	$69,154 07

DISBURSEMENTS.

Loans on mortgage security	$15,600 00
Unfinished building account	2,300 00
Withdrawals of running stock and dividends	31,830 40
Borrowed money	17,885 00
Insurance and taxes paid for borrowers	114 60
Interest on deposits	68 00
Interest on borrowed money	391 67
Salaries of officers and directors	868 50
Office help, rent and legal services	12 00
All other expenses	83 03
Total	$69,153 20
Cash on hand	87
Total	$69,154 07

PROFIT AND LOSS—EARNINGS.

Interest	$5,218 32
Interest from bank	5 60
Fines	40 35
Transfer fees	2 00
Pass-books and initiation fees	15 25
Total	$5,281 52

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,566 00
Dividends on mortgage loan credits	686 06
Reserve fund credit	400 00
Undivided profit credit	186 26
Interest on deposits	68 00
Interest on borrowed money	391 67
Salaries of officers and directors	868 50
Office help, rent and legal services	12 00
All other expenses	83 03
Furniture and fixtures	20 00
Total	$5,281 52

Number of shares of stock in force	2,207
Capital subscribed and in force	$662,000 00
Number of stockholders	368
Number of depositors	2
Rate per cent. interest charged	6 and 6.24
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	284
Par value of each share	$300 00
Number of borrowers	54
Plan of Association	Permanent

NORTH HYDE PARK BUILDING AND LOAN ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, April 1, 1909. Authorized capital, $1,000,000.00.

President, Warren E. Richards.
Address, 3755 Oakley Ave.
Treasurer, J. C. Gregson.
Address, 3622 Zumstein Ave.

Secretary, F. C. Barton.
Address, 3850 Millsbrae Ave.
Attorney, Chas. Broadwell.
Address, 2718 Wasson Road.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 24, 1917.

ASSETS.

Cash on hand	$459 18
Loans on mortgage security	150,532 10
Furniture and fixtures	37 15
Bonds	241 00
Total	$151,269 43

LIABILITIES.

Running stock and dividends	$92,164 18
Deposits and accrued interest	37,025 00
Reserve fund	1,130 88
Undivided profit fund	2,249 44
Borrowed money and accrued interest	14,050 00
Dividend, year ending Nov. 24, 1917	4,649 93
Total	$151,269 43

RECEIPTS.

Dues on running stock	$44,255 02
Deposits	9,450 00
Loans on mortgage security repaid	48,156 13
Borrowed money	33,450 00
Interest	9,295 32
Fines	15 91
Transfer fees	4 50
Pass-books and initiation fees	27 75
Sale of bonds	759 00
Total	$145,413 63
Cash on hand at close of last fiscal year	476 50
Total	$145,890 13

DISBURSEMENTS.

Loans on mortgage security	$62,050 00
Withdrawals of running stock and dividends	29,663 78
Withdrawals of deposits	11,450 00
Borrowed money	33,750 00
Dividends on paid-up stock	3,958 65
Interest on deposits	2,058 82
Interest on borrowed money	646 11
Salaries of officers and directors	555 00
Office help, rent and legal services	52 00
All other expenses	246 59
Bonds purchased	1,000 00
Total	$145,430 95
Cash on hand	459 18
Total	$145,890 13

PROFIT AND LOSS—EARNINGS.

Interest	$9,295 32
Fines	15 91
Transfer fees	4 50
Pass-books and initiation fees	27 75
Total	$9,343 48

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,649 93
Reserve fund credit	289 25
Undivided profit credit	845 78
Interest on deposits	2,058 82
Interest on borrowed money	646 11
Salaries of officers and directors	555 00
Office help, rent and legal services	52 00
All other expenses	246 59
Total	$9,343 48

Number of shares of stock in force	8,582
Capital subscribed and in force	$858,200 00
Number of stockholders	385
Number of depositors	29
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4½

Number of shares loaned upon	1,672
Par value of each share	$100 00
Number of borrowers	75
Plan of Association	Permanent

NORTHWESTERN BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, April 27, 1887. Authorized capital, $2,000,000.00.

President, Nic. Mauderer.
Address, 1981 Central Ave.
Treasurer, Martin L. Alexander.
Address, 2449 Fairview Ave.

Secretary, Emil E. Hess.
Address, 645 Riddle Road.
Attorney, Otto J. Renner.
Address, 809 Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 8, 1918.

ASSETS.

Cash on hand	$77 62
Loans on mortgage security	228,028 67
Due from borrowers for insurance and taxes	321 28
Bonds and interest	12,640 00
Liberty bonds and interest	1,013 33
Total	$242,080 90
Interest due and uncollected	$577 87

LIABILITIES.

Running stock and dividends	$219,131 89
Reserve fund	12,900 00
Undivided profit fund	1,199 01
Borrowed money and accrued interest	8,850 00
Total	$242,080 90
Interest due and uncollected	$577 87

RECEIPTS.

Dues on running stock	$60,650 17
Credits on mortgage loans	46,565 57
Borrowed money	33,575 00
Insurance and taxes refunded by borrowers	100 31
Interest	13,564 84
Fines	32 41
Transfer fees	25
Pass-books and initiation fees	114 75
Total	$154,603 30
Cash on hand at close of last fiscal year	30,595 27
Total	$185,198 57

DISBURSEMENTS.

Loans on mortgage security	$63,875 00
Withdrawals of running stock and dividends	81,000 81
Borrowed money	24,725 00
Insurance and taxes paid for borrowers	211 84
Interest on borrowed money	357 89
Salaries of officers and directors	1,563 25
All other expenses	146 56
Bonds purchased	13,240 60
Total	$185,120 95
Cash on hand	77 62
Total	$185,198 57

PROFIT AND LOSS—EARNINGS.

Interest	$13,564 84
Fines	32 41
Transfer fees	25
Pass-books and initiation fees	114 75
Accrued interest on bonds	613 33
Total	$14,325 58

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,093 22
Dividends on mortgage loan credits	425 29
Reserve fund credit	400 00
Undivided profit credit	138 77
Interest on borrowed money	357 89
Salaries of officers and directors	1,563 25
All other expenses	146 56
Depreciation on bonds	200 60
Total	$14,325 58

Number of shares of stock in force	3,103
Capial subscribed and in force	$1,551,500 00
Number of stockholders	563
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	692
Par value of each share	$500 00
Number of borrowers	146
Plan of Association	Permanent

OAK LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, September 7, 1887.

Authorized capital, $2,000,000.00.

President, Ernst Bierich.
Address, 3017 Gilbert Ave.
Treasurer, Abram Wise.
Address, c/o First National Bank.

Secretary, Hugo Gruner.
Address, 25 W. Second St.
Attorney, Chas. T. Coppock.
Address, 610 Traction Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 6, 1917.

ASSETS.

Cash on hand	$2,646 98
Loans on mortgage security	178,547 00
Loans on stock, certificates or pass-book security	750 00
Furniture and fixtures	57 98
Due from borrowers for insurance and taxes	23 13
Total	$182,025 09
Interest due and uncollected	$178 19

LIABILITIES.

Running stock and dividends	$131,882 58
Credits on mortgage loans	24,491 40
Deposits and accrued interest	10 00
Reserve fund	7,939 57
Undivided profit fund	4,201 54
Borrowed money and accrued interest	13,500 00
Total	$182,025 09
Interest due and uncollected	$178 19

RECEIPTS.

Dues on running stock	$79,818 70
Loans on mortgage security repaid	51,350 00
Loans on stock, certificates or pass-book security	1,525 00
Loans on all other security repaid	25,500 00
Borrowed money	35,000 00
Insurance and taxes refunded by borrowers	105 81
Interest	10,536 46
Fines	66 10
Liberty Loan Bond Account	15,550 00
Other receipts in detail—Dividend from depositor	89
Total	$219,452 96
Cash on hand at close of last fiscal year	24,324 55
Total	$243,777 51

DISBURSEMENTS.

Loans on mortgage security	$91,500 00
Loans on stock, certificates or pass-book security	975 00
Withdrawals of running stock and dividends	109,722 63
Borrowed money	21,500 00
Insurance and taxes paid for borrowers	23 13
Interest on borrowed money	334 92
Salaries of officers and directors	1,192 50
Office help, rent and legal services	150 00
All other expenses	179 61
Interest refunded to borrower	2 74
Liberty Loan Bond Account	15,550 00
Total	$241,130 53
Cash on hand	2,646 98
Total	$243,777 51

PROFIT AND LOSS—EARNINGS.

Interest	$10,536 46
Fines	66 10
Unclaimed dividend	89
Total	$10,603 45

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,202 38
Reserve fund credit	437 19
Undivided profit credit	1,104 11
Interest refunded to borrowers	2 74
Interest on borrowed money	334 92
Salaries of officers and directors	1,192 50
Office help, rent and legal services	150 00
All other expenses	179 61
Total	$10,603 45

Number of shares of stock in force	1,314
Capital subscribed and in force	$656,850 00
Number of stockholders	251
Number of depositors	1
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	292
Par value of each share	$500 00
Number of borrowers	44
Plan of Association	Permanent

OAKLEY BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, February 19, 1886. Authorized capital, $1,500,000.00.

President, W. E. Seilkop.
Address, Oakley.
Treasurer, George Koehl.
Address, Oakley.

Secretary, J. W. Littell.
Address, Middletown.
Attorney, Robert B. Burch.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 26, 1918.

ASSETS.

Cash on hand	$16,638 40
Loans on mortgage security	294,449 96
Loans on stock, certificates or pass-book security	525 00
Furniture and fixtures	389 18
Real estate	3,000 00
Real estate sold on contract	2,857 15
Real estate—office building	16,522 49
Bonds	4,881 00
Total	$339,263 18

LIABILITIES.

Running stock and dividends	$315,545 17
Credits on real estate sold on contract	829 31
Deposits and accrued interest	5,325 00
Reserve fund	12,750 00
Undivided profit fund	813 70
Borrowed money and accrued interest	4,000 00
Total	$339,263 18

RECEIPTS.

Dues on running stock	$74,450 27
Deposits	2,225 00
Loans on mortgage security repaid	64,690 90
Loans on stock, certificates or pass-book security	550 00
Borrowed money	24,500 00
Real estate sold on contract	193 80
Interest	17,820 80
Premium	744 80
Fines	73 96
Pass-books and initiation fees	30 00
Rents from company's real estate	1,927 00
Sale of bonds	119 00
Total	$187,325 53
Cash on hand at close of last fiscal year	3,493 50
Total	$190,819 03

DISBURSEMENTS.

Loans on mortgage security	$75,520 00
Loans on stock, certificates or pass-book security	825 00
Withdrawals of running stock and dividends	61,419 16
Withdrawals of deposits	7,040 23
Borrowed money	20,500 00
Real estate on contract	82 44
Interest on deposits	340 50
Interest on borrowed money	281 21
Repairs on company's real estate	981 39
Taxes	287 59
Salaries of officers and directors	1,527 30
Office help, rent and legal services	64 50
All other expenses	311 31
Bonds purchased	5,000 00
Total	$174,180 63
Cash on hand	16,638 40
Total	$190,819 03

PROFIT AND LOSS—EARNINGS.

Interest	$17,820 80
Premium	744 80
Fines	73 96
Pass-books and initiation fees	30 00
Rent from company's real estate	1,927 00
Transferred from undivided profit fund	872 36
Total	$21,468 92

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$15,995 12
Dividends on mortgage loan credits	686 08
Reserve fund credit	880 68
Interest on deposits	340 50
Interest on borrowed money	281 21
Salaries of officers and directors	1,527 30
Office help, rent and legal services	64 50
All other expenses	311 31
Taxes	287 59
Repairs on company's real estate	981 39
Furniture and fixtures	43 24
Correction error last year	70 00
Total	$21,468 92

Number of shares of stock in force	2,379
Capital subscribed and in force	$1,189,250 00
Number of stockholders	863
Number of depositors	667
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Par value of each share	$500 00
Number of borrowers	196
Rate per cent. premium charged	2c per share
Plan of association	Permanent

OAKLEY IMPROVED BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, March 11, 1908. Authorized capital, $1,000,000.00.

President, Frank Lewis.
Address, c/o Court House.
Treasurer, Wm. H. Scheiffele.
Address, Mooney Ave.

Secretary, R. Ruzicka.
Address, c/o Oakley Bank.
Attorney, Clifford F. Cordes.
Address, c/o City Hall.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 28, 1918.

ASSETS.

Cash on hand	$2,841 86
Loans on mortgage security	181,912 05
Total	$184,753 91

LIABILITIES.

Running stock and dividends	$167,487 29
Mortgage loan dues	5,638 22
Deposits and accrued interest	500 00
Reserve fund	5,300 00
Undivided profit fund	828 40
Borrowed money and accrued interest	5,000 00
Total	$184,753 91

RECEIPTS.

Dues on running stock	$48,379 06
Loans on mortgage security repaid	41,298 93
Borrowed money	29,250 00
Interest	11,414 96
Fines	2 40
Pass-books and initiation fees	11 75
Mortgage loan dues	12,941 24
Total	$143,298 34
Cash on hand at close of last fiscal year	80 94
Total	$143,379 28

DISBURSEMENTS.

Loans on mortgage security	$33,300 00
Withdrawals of running stock and dividends	59,731 73
Withdrawals of deposits	2,000 00
Borrowed money	30,450 00
Interest on deposits	26 94
Interest on borrowed money	674 09
Salaries of officers and directors	954 00
Office help, rent and legal services	130 00
All other expenses	169 90
Mortgage loan dues	13,100 76
Total	$140,537 42
Cash on hand	2,841 86
Total	$143,379 28

PROFIT AND LOSS—EARNINGS.

Interest	$11,414 96
Fines	2 40
Pass-books and initiation fees	11 75
Transferred from undivided profit fund	800 00
Total	$12,229 11

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,249 42
Reserve fund credit	800 00
Undivided profit credit	1,224 76
Interest on deposits	26 94
Interest on borrowed money	674 09
Salaries of officers and directors	954 00
Office help, rent and legal services	130 00
All other expenses	169 90
Total	$12,229 11

Number of shares of stock in force	1,427
Capital subscribed and in force	$713,500 00
Number of stockholders	500
Number of depositors	1
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	467
Par value of each share	$500 00
Number of borrowers	105
Plan of Association	Permanent

O'BRYONVILLE BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, May 10, 1890. Authorized capital, $2,000,000.00.

President, Fred Grote.
Address, Hewitt Ave.
Treasurer, C. H. Schlotman.
Address, Madison Road.

Secretary, Alex. J. Baker.
Address, 3042 Cleinview Ave.
Attorney, Richard Remke.
Address, 1306 Union Trust Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 22, 1918.

ASSETS.

Cash on hand	$8,665 39
Loans on mortgage security	99,071 50
Furniture and fixtures	183 00
Bonds	1,600 00
Total	$109 519 89
Interest due and uncollected	$145 58

LIABILITIES.

Running stock and dividends	$106,220 40
Reserve fund	3,038 67
Undivided profit fund	260 82
Total	$109,519 89
Interest due and uncollected	$145 58

RECEIPTS.

Dues on running stock	$41,411 00
Loans on mortgage security repaid	27,771 50
Borrowed money	6,900 00
Interest	6,201 26
Premium	272 41
Fines	20 40
Pass-books and initiation fees	25 00
Sale of bonds	900 00
Total	$83,501 57
Cash on hand at close of last fiscal year	16,256 39
Total	$99,757 96

DISBURSEMENTS.

Loans on mortgage security	$37,100 00
Withdrawals of running stock and dividends	43,063 44
Borrowed money	6,900 00
Interest on borrowed money	27 23
Salaries of officers and directors	1,052 50
Office help, rent and legal services	111 25
All other expenses	134 25
Bonds purchased	2,500 00
Safe	203 90
Total	$91,092 57
Cash on hand	8,665 39
Total	$99,757 96

PROFIT AND LOSS—Earnings.

Interest	$6,201 26
Premium	272 41
Fines	20 40
Pass-books and initiation fees	25 00
Total	$6,519 07

PROFIT AND LOSS—Distribution.

Dividends on running stock	$4,473 32
Dividends on mortgage loan credits	161 08
Reserve fund credit	279 70
Undivided profit credit	258 84
Interest on borrowed money	27 23
Salaries of officers and directors	1,052 50
Office help, rent and legal services	111 25
All other expenses	134 25
Furniture and fixtures	20 90
Total	$6,519 07

Number of shares of stock in force	2,087
Capital subscribed and in force	$1,043,500 00
Number of stockholders	451
Rate per cent. interest charged	6¼
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	260
Par value of each share	$500 00
Number of borrowers	70
Rate per cent. premium charged	1/5 of 1%
Plan of Association	Permanent

ODEON BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, May 12, 1887. Authorized capital, $1,500,000.00.

President, C. W. H. Luebbert.
Address, 539 Terrace Ave.
Treasurer, J. Edw. Sohn, Jr.
Address, care Lincoln National Bank.

Secretary, Louis Beyerlein.
Address, 1574 Dixmont Ave.
Attorney, C. J. McDiarmid.
Address, Traction Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 25, 1918.

ASSETS.

Cash on hand	$4,008 43
Loans on mortgage security	67,992 61
Loans on stock, certificates or pass-book security	220 00
Thrift stamps	14 00
Total	$172,235 04

LIABILITIES.

Running stock and dividends	$161,950 55
Reserve fund	7,179 00
Undivided profit fund	436 49
Liberty bonds	2,669 00
Total	$172,235 04

RECEIPTS.

Dues on running stock	$69,540 00
Loans on mortgage security repaid	9,843 00
Loans on stock, certificates or pass-book security	80 00
Borrowed money	30,850 00
Thrift stamps	36 00
Interest on bonds	56 54
Insurance and taxes refunded by borrowers	60 71
Interest	10,491 16
Fines	3 20
Pass-books and initiation fees	11 75
Sale of bonds	25,639 00
Checks paid	42 24
Special deposits bearing interest	6,000 00
Total	$152,653 60
Cash on hand at close of last fiscal year	2,524 05
Total	$155,177 65

DISBURSEMENTS.

Loans on mortgage security	$28,650 00
Loans on stock, certificates or pass-book security	300 00
Withdrawals of running stock and dividends	71,101 70
Borrowed money	30,850 00
Insurance and taxes paid for borrowers	60 71
Interest on borrowed money	218 71
Thrift stamps	50 00
Salaries of officers and directors	1,225 90
Office help, rent and legal services	146 00
All other expenses	223 96
Bonds purchased	18,300 00
Checks taken up—no funds	42 24
Total	$151,169 22
Cash on hand	4,008 43
Total	$155,177 65

PROFIT AND LOSS—EARNINGS.

Interest	$10,491 16
Fines	3 20
Pass-books and initiation fees	11 75
Transferred from undivided profit fund	242 60
Interest on bonds	56 54
Total	$10,805 25

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,834 43
Dividends on mortgage loan credits	290 85
Reserve fund credit	485 00
Undivided profit credit	380 40
Interest on borrowed money	218 71
Salaries of officers and directors	1,225 90
Office help, rent and legal services	146 00
All other expenses	223 96
Total	$10,805 25

Number of shares of stock in force	2,872
Capital subscribed and in force	$1,436,000 00
Number of stockholders	401
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	459
Par value of each share	$500 00
Number of borrowers	71
Plan of Association	Permanent

OHIO MECHANICS BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, February, 1885. Authorized capital, $1,000,000.00.

President, Frank P. Hamilton.
Address, Berkshire Bldg.
Treasurer, Chas. J. Hildebrand.
Address, 313 Ellen St.

Secretary, Frank S. Rohan.
Address, 2524 Morrow Place, Price Hill.
Attorney, Frank H. Kunkel.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 13, 1918.

ASSETS.

Cash on hand	$179 01
Loans on mortgage security	38,369 40
Loans on stock, certificates or pass-book security	200 00
Due from borrowers for insurance and taxes	40 00
Total	$38,788 41
Interest due and uncollected	$23 19

RECEIPTS.

Dues on running stock	$12,072 00
Deposits	210 00
Loans on mortgage security repaid	4,311 88
Loans on stock, certificates or pass-book security	1,125 00
Borrowed money	2,000 00
Insurance and taxes refunded by borrowers	329 99
Interest	2,376 41
Premium	42 16
Pass-books and initiation fees	50
Total	$22,467 94

PROFIT AND LOSS—EARNINGS.

Interest	$2,376 41
Premium	42 16
Pass-books and initiation fees	50
Total	$2,419 07

Number of shares of stock in force	470
Capital subscribed and in force	$235,000 00
Number of stockholders	110
Number of depositors	15
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½ and 5
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$26,628 47
Deposits and accrued interest	5,745 00
Reserve fund	3,800 00
Undivided profit fund	1,114 94
Borrowed money and accrued interest	1,500 00
Total	$38,788 41
Interest due and uncollected	$23 19

DISBURSEMENTS.

Loans on mortgage security	$4,350 00
Loans on stock, certificates or pass-book security	625 00
Withdrawals of running stock and dividends	11,123 47
Withdrawals of deposits	2,135 00
Borrowed money	3,000 00
Insurance and taxes paid for borrowers	84 52
Interest on deposits	281 69
Interest on borrowed money	39 91
Salaries of officers and directors	436 25
Office help, rent and legal services	104 00
All other expenses	52 32
Overdraft 2-12, 17	56 77
Total	$22,288 93
Cash on hand	179 01
Total	$22,467 94

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,178 97
Dividends on mortgage loans credits	56 24
Reserve fund credit	100 00
Undivided profit credit	169 69
Interest on deposits	281 69
Interest on borrowed money	39 91
Salaries of officers and directors	436 25
Office help, rent and legal services	104 00
All other expenses	52 32
Total	$2,419 07

Number of shares loaned upon	105
Par value of each share	$500 00
Number of borrowers	21
Plan of Association	Permanent

OHIO VALLEY LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, March 15, 1887.

Authorized capital, $1,000,000.00.

President, Louis D. Marks.
Address, 3556 Alaska Ave.
Treasurer, Benj. M. Bing.
Address, 7th and Plum.

Secretary, Jesse Shroder.
Address, 123 Sycamore St.
Attorney, David J. Workum.
Address, First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 26, 1918.

ASSETS

Cash on hand	$2,117 20
Loans on mortgage security	105,900 00
Loans on stock, certificates or pass-book security	5,050 00
Bonds	5,000 00
Liberty bonds	4,500 00
Total	$122,567 20
Interest due and uncollected	$34 60

LIABILITIES

Running stock and dividends	$78,793 90
Credits on mortgage loans	31,517 45
Reserve fund	6,500 00
Undivided profit fund	3,255 85
Borrowed money and accrued interest	2,500 00
Total	$122,567 20
Interest due and uncollected	$34 60

RECEIPTS

Dues on running stock	$29,651 00
Loans on mortgage security repaid	39,050 00
Loans on stock, certificates or pass-book security	4,730 00
Loans on all other security repaid	20,000 00
Borrowed money	13,700 00
Interest	7,558 41
Fines	53 20
Transfer fees	1 00
Pass-books and initiation fees	3 00
Sale of bonds—Liberty	6,000 00
Total	$120,746 61
Cash on hand at close of last fiscal year	3,598 55
Total	$124,345 16

DISBURSEMENTS

Loans on mortgage security	$31,750 00
Loans on stock, certificates or pass-book security	9,680 00
Withdrawals of running stock and dividends	58,072 65
Borrowed money	11,200 00
Interest on borrowed money	194 82
Salaries of officers and directors	662 00
Office help, rent and legal services	102 00
All other expenses	66 49
Sale of bonds—Liberty	10,500 00
Total	$122,227 96
Cash on hand	2,117 20
Total	$124,345 16

PROFIT AND LOSS—EARNINGS

Interest	$7,558 41
Fines	53 20
Transfer fees	1 00
Pass-books and initiation fees	3 00
Total	$7,615 61

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,815 55
Dividends on mortgage loan credits	1,365 25
Reserve fund credit	650 00
Undivided profit credit	759 50
Interest on borrowed money	194 82
Salaries of officers and directors	662 00
Office help, rent and legal services	102 00
All other expenses	66 49
Total	$7,615 61

Number of shares of stock in force	705
Capital subscribed and in force	$352,500 00
Number of stockholders	87
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	5

Number of shares loaned upon	212
Par value of each share	$500 00
Number of borrowers	29
Plan of Association	Permanent

OLD GLORY BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, May 27, 1896. Authorized capital, $750,000.00.

President, Wm. G. Mittendorf.
Address, 3100 Losantiville Ave.
Treasurer, John Schmidt.
Address, 1513 Race St.

Secretary, Elmer W. Kremm.
Address, 1617 Brewster Ave.
Attorney, J. P. Bauer, Jr.
Address, Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 29, 1918.

ASSETS

Cash on hand	$2,677 68
Loans on mortgage security	8,687 56
Total	$11,365 24

LIABILITIES

Running stock and dividends	$10,727 96
Reserve fund	607 25
Undivided profit fund	30 03
Total	$11,365 24

RECEIPTS

Dues on running stock	$2,569 25
Credits on mortgage loans	6,012 87
Borrowed money	700 00
Interest	758 96
Total	$10,041 08
Cash on hand at close of last fiscal year	481 15
Total	$10,522 23

DISBURSEMENTS

Loans on mortgage security	$909 26
Withdrawals of running stock and dividends	5,986 53
Borrowed money	700 00
Interest on borrowed money	4 96
Salaries of officers and directors	192 25
Office help, rent and legal services	13 00
All other expenses	38 55
Total	$7,844 55
Cash on hand	2,677 68
Total	$10,522 23

PROFIT AND LOSS—Earnings

Interest	$758 96
Transferred from undivided profit fund	13 12
Total	$772 08

PROFIT AND LOSS—Distribution

Dividends on running stock	$432 04
Dividends on mortgage loan credits	58 67
Reserve fund credit	25 53
Undivided profit credit	7 08
Interest on borrowed money	4 96
Salaries of officers and directors	192 25
Office help, rent and legal services	13 00
All other expenses	38 55
Total	$772 08

Number of shares of stock in force	254
Capital subscribed and in force	$63,600 00
Number of stockholders	46
Rate per cent interest charged	5—6
Rate per cent dividend declared to running and paid-up stock	4

Number of shares loaned upon	46
Par value of each share	$250 00
Number of borrowers	[illegible]
Plan of Association	Permanent

ORMONDE SAVINGS AND LOAN COMPANY
OF CINCINNATI.

Incorporated, March 24, 1892.

Authorized capital, $2,000,000.00.

President, Louis Usinger.
Address, 1845 Hanfield St.
Treasurer, C. J. Keller.
Address, 1747 Chase Ave.

Secretary, J. V. Nicholas.
Address, Ludlow Ave. and Morrison Place.
Attorney, E. J. Franks.
Address, 20 Hartwell Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 15, 1918.

ASSETS.

Cash on hand	$5,173 93
Loans on mortgage security	283,650 00
Due from borrowers for insurance and taxes	40 61
Total	$288,864 54
Interest due and uncollected	$48 90

LIABILITIES.

Running stock and dividends	$198,692 07
Credits on mortgage loans	78,120 00
Reserve fund	8,791 46
Undivided profit fund	3,261 01
Total	$288,864 54
Interest due and uncollected	$48 90

RECEIPTS.

Dues on running stock	$69,688 00
Loans on mortgage security repaid	35,000 00
Borrowed money	21,775 00
Interest	12,532 75
Premium	592 17
Fines	2 38
Transfer fees	2 50
Pass-books and initiation fees	167 00
Cash over	46
Total	$139,760 26
Cash on hand at close of last fiscal year	8,642 39
Total	$148,402 65

DISBURSEMENTS.

Loans on mortgage security	$43,600 00
Withdrawals of running stock and dividends	75,934 07
Borrowed money	21,775 00
Interest on borrowed money	283 84
Salaries of officers and directors	1,456 00
Office help, rent and legal services	50 00
All other expenses	129 81
Total	$143,228 72
Cash on hand	5,173 93
Total	$148,402 65

PROFIT AND LOSS—EARNINGS.

Interest	$12,532 75
Premium	592 17
Fines	2 38
Transfer fees	2 50
Pass-books and initiation fees	167 00
Cash over	46
Total	$13,297 26

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,757 28
Dividends on mortgage loan credits	426 10
Reserve fund credit	568 88
Undivided profit credit	625 35
Interest on borrowed money	283 84
Salaries of officers and directors	1,456 00
Office help, rent and legal services	50 00
All other expenses	129 81
Total	$13,297 26

Number of shares of stock in force	2,460
Capital subscribed and in force	$1,230,000 00
Number of stockholders	584
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	611
Par value of each share	$500 00
Number of borrowers	160
Rate per cent. premium charged	1,29
Plan of Association	Permanent

PAN HANDLE BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, April 2, 1907. Authorized capital, $1,000,000.00.

President, Richard Nagle.
Address, 1573 Central Ave.
Treasurer, Charles S. Sickinger.
Address, 3948 Lindley Ave., Norwood.

Secretary, Rudolph Butz, Jr.
Address, 1930 Wayland Ave., Norwood.
Attorney, George H. Kattenhern.
Address, 1420 Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 28, 1918.

ASSETS.

Cash on hand	$597 47
Loans on mortgage security	26,350 00
Furniture and fixtures	14 25
Bonds	37 50
Total	$26,999 22

LIABILITIES.

Running stock and dividends	$17,407 80
Credits on mortgage loans	5,943 23
Paid-up stock and dividends	1,189 77
Reserve fund	281 94
Undivided profit fund	176 48
Borrowed money and accrued interest	2,000 00
Total	$26,999 22

RECEIPTS.

Dues on running stock	$14,412 20
Loans on mortgage security repaid	905 84
Borrowed money	2,850 00
Interest	1,331 76
Fines	7 35
Pass-books and initiation fees	12 00
Sale of bonds	150 00
Total	$19,669 15
Cash on hand at close of last fiscal year	1,292 84
Total	$20,961 99

DISBURSEMENTS.

Loans on mortgage security	$4,600 00
Withdrawals of running stock and dividends	10,808 55
Borrowed money	4,250 00
Interest on borrowed money	178 98
Salaries of officers and directors	254 50
Office help, rent and legal services	36 00
All other expenses	48 99
Bonds purchased	187 50
Total	$20,364 52
Cash on hand	597 47
Total	$20,961 99

PROFIT AND LOSS—Earnings.

Interest	$1,331 76
Fines	7 35
Pass-books and initiation fees	12 00
Total	$1,351 11

PROFIT AND LOSS—Distribution.

Dividends on running stock	$700 11
Dividends on paid-up stock	57 32
Reserve fund credit	41 64
Undivided profit credit	31 05
Interest on borrowed money	178 98
Salaries of officers and directors	254 50
Office help, rent and legal services	36 00
All other expenses	48 99
Furniture and fixtures	2 52
Total	$1,351 11

Number of shares of stock in force	563
Capital subscribed and in force	$281,300 00
Number of stockholders	131
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	52
Par value of each share	$500 00
Number of borrowers	12
Plan of Association	Permanent

PLEASANT BUILDING AND LOAN ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, July 27, 1885.

Authorized capital, $500,000.00.

President, John B. Heid.
Address, 1631 Bruce Ave.
Treasurer, Louis J. Klapp.
Address, 121 Corwine St.

Secretary, Edw. A. Gartner.
Address, 404 E. Liberty.
Attorney, David P. Schorr.
Address, Second National Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 24, 1918.

ASSETS.

Cash on hand	$11 56
Loans on mortgage security	34,300 00
Due from borrowers for improvements	300 00
Bonds	750 00
Deposits in other building and loan associations	1,000 00
War savings stamps	160 00
Total	$36,521 56

LIABILITIES.

Running stock and dividends	$22,092 50
Credits on mortgage loans	12,331 00
Dividends on running stock and mortgage loan credits	421 70
Reserve fund	1,375 00
Undivided profit fund	301 36
Total	$36,521 56

RECEIPTS.

Dues on running stock	$10,839 00
Credits on mortgage loans	4,231 00
Loans on mortgage security repaid	3,000 00
Borrowed money	500 00
Insurance and taxes refunded by borrowers	242 85
Interest	1,462 08
Pass-books and initiation fees	5 25
Sale of bonds	1,000 00
Total	$21,280 18
Cash on hand at close of last fiscal year	966 97
Total	$22,247 15

DISBURSEMENTS.

Loans on mortgage security	$7,250 00
Withdrawals of running stock and dividends	9,224 50
Withdrawals—dividends	807 95
Withdrawals—credits on mortgage loans for cancellation	652 00
Borrowed money	500 00
Deposits in other building and loan associations	1,000 00
Insurance and taxes paid for borrowers	417 85
Interest on borrowed money	1 46
Salaries of officers and directors	397 50
All other expenses	59 40
Bonds purchased	1,758 13
War savings stamps	166 80
Total	$22,235 59
Cash on hand	11 56
Total	$22,247 15

PROFIT AND LOSS—EARNINGS.

Interest	$1,462 08
Pass-books and initiation fees	5 25
Total	$1,467 33

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$796 20
Dividends on mortgage loan credits	41 20
Reserve fund credit	95 00
Undivided profit credit	61 64
Interest on borrowed money	1 46
Salaries of officers and directors	397 50
All other expenses	59 40
Interest on bonds purchased	8 13
Interest on War savings stamps purchased	6 80
Total	$1,467 33

Number of shares of stock in force	441
Capital subscribed and in force	$220,300 00
Number of stockholders	121
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	69
Par value of each share	$500 00
Number of borrowers	19
Plan of Association	Permanent

PLEASANT RIDGE BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, June 12, 1883.
President, Louis Brener.
Address, Pleasant Ridge, Cincinnati.
Treasurer, J. W. Kellerman.
Address, Pleasant Ridge, Cincinnati.

Authorized capital, $2,000,000.00.
Secretary, Owen Evans.
Address, Pleasant Ridge, Cincinnati.
Attorney, John J. Acomb.
Address, Pleasant Ridge, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 24, 1918.

ASSETS.

Cash on hand	$119 81
Loans on mortgage security	247,477 03
Loans on stock, certificates or pass-book security	785 00
Real estate sold on contract	3,050 00
Real estate—offic building	6,525 44
Due from borrowers for insurance and taxes	19 44
Bonds	7,232 50
War savings certificates	832 00
Total	$266,041 22
Interest due and uncollected	$285 19

LIABILITIES.

Running stock and dividends	$190,969 85
Credits on mortgage loans	16,502 35
Credits on other loads	785 00
Credits on real estate sold on contract	200 00
Deposits and accrued interest	34,252 81
Reserve fund	9,971 46
Undivided profit fund	5,067 92
Borrowed money and accrued interest	8,000 00
Contingent profit on real estate sold on contract	291 83
Total	$266,041 22

RECEIPTS.

Dues on running stock	$67,589 88
Deposits	20,248 56
Credits on mortgage loans	15,943 34
Loans on mortgage security repaid	27,245 80
Loans on stock, certificates or pass-book security	785 00
Borrowed money	44,600 00
Real estate sold on contract	200 00
Interest	15,592 49
Premium	137 88
Fines	163 25
Transfer fees	3 50
Pass-books and initiation fees	39 50
Rents from company's real estate	216 00
Sale of bonds	22,117 50
Total	$214,882 70
Cash on hand at close of last fiscal year	52 78
Total	$214,935 48

DISBURSEMENTS.

Loans on mortgage security	$40,822 95
Loans on stock, certificates or pass-book security	785 00
Withdrawals of running stock and dividends	73,598 94
Withdrawals of deposits	27,959 81
Borrowed money	43,850 00
Insurance and taxes paid for borrowers	19 44
Real estate on contract	3,050 00
Interest on deposits	1,543 68
Interest on borrowed money	226 68
Repairs on company's real estate	80 32
Taxes	114 41
Salaries of officers and directors	1,521 00
Office help, rent and legal services	182 00
All other expenses	229 44
Bonds purchased	20,000 00
War savings certificates	832 00
Total	$214,815 67
Cash on hand	119 81
Total	$214,935 48

PROFIT AND LOSS—EARNINGS.

Interest	$15,592 49
Premium	137 88
Fines	163 25
Transfer fees	3 50
Pass-books and initiation fees	39 50
Rent from company's real estate	216 00
Total	$16,152 62

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$10,480 58
Dividends on mortgage loan credits	559 01
Reserve fund credit	619 06
Undivided profit credit	440 44
Interest on deposits	1,543 68
Interest on borrowed money	226 68
Salaries of officers and directors	1,521 00
Office help, rent and legal services	182 00
All other expenses	229 44
Taxes	114 41
Repairs on company's real estate	80 32
Reduction on real estate	41 00
Real estate sold on contract	115 00
Total	$16,152 62

Number of shares of stock in force	3,330
Capital subscribed and in force	$1,665,000 00
Number of stockholders	606
Number of depositors	176
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposit	4

Number of shares loaned upon	639
Par value of each share	$500'00
Number of borrowers	167
Plan of Association	Permanent

POPLAR LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, May, 1890.

Authorized capital, $1,000,000.00.

President, E. J. Hugenschmidt.
Address, S. E. corner York and Freeman Sts.
Treasurer, Chas. A. Schwarz.
Address, 817 Poplar St.

Secretary, John H. Heman.
Address, 13 Parkwood Place.
Attorney, Roy Manogue.
Address, Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 30, 1918.

ASSETS.

Cash on hand	$1,483 02
Loans on mortgage security	88,835 33
Bonds—Liberty	550 00
Total	$90,868 35

RECEIPTS.

Dues on running stock	$50,138 71
Credits on mortgage loans	13,188 20
Burrowed money	24,475 00
Interest	5,303 15
Premium	159 77
Pass-books and initiation fees	39 25
Sale of bonds—Liberty	4,619 00
Totnl	$97,923 08
Cash on hand at close of last fiscal year	12 72
Total	$97,935 80

PROFIT AND LOSS—EARNINGS.

Interest	$5,303 15
Premium	159 77
Fines	39 25
Total	$5,502 17

Number of shares of stock in force	1,586
Capital subscribed and in force	$793,000 00
Number of stockholders	440
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$86,493 67
Paid-up stock and dividends	512 50
Reserve fund	2,400 00
Undivided profit fund	643 18
Liberty bonds	819 00
Total	$90,868 35

DISBURSEMENTS.

Loans on mortgage security	$27,550 00
Withdrawals of running stock and dividends	35,255 79
Borrowed money	28,050 00
Dividends on paid-up stock	25 00
Interest on borrowed money	371 18
Salaries of officers and directors	766 00
All other expenses	84 81
Bonds purchased—Liberty	4,350 00
Total	$96,452 78
Cash on hand	1,483 02
Total	$97,935 80

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,464 00
Dividends on paid-up stock	25 00
Reserve fund credit	750 00
Undivided profit credit	41 18
Interest on borrowed money	371 18
Salaries of officers and directors	766 00
All other expenses	84 81
Total	$5,502 17

Number of shares loaned upon	224
Par value of each share	$500 00
Number of borrowers	55
Plan of Association	Permanent

PRICE HILL BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, February, 1891. Authorized capital, $1,000,000 00.

President, Alois Gander.
Address, 3534 Warsaw Ave.
Treasurer, Thomas F. Rupley.
Address, Warsaw and Wells.

Secretary, Louis Mollenkoph.
Address, 931 Woodlawn Ave.
Attorney, Edwin J. Howard.
Address, 3111 West 8th St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS.

Cash on hand	$1,911 74
Loans on mortgage security	221,377 65
Liberty bonds	1,000 00
Total	$224,289 39
Interest due and uncollected	$227 61

LIABILITIES.

Running stock and dividends	$94,187 95
Credits on mortgage loans	53,923 87
Deposits and accrued interest	58,745 00
Reserve fund	3,500 00
Undivided profit fund	1,932 57
Borrowed money and accrued interest	12,000 00
Total	$224,289 39
Interest due and uncollected	$227 61

RECEIPTS.

Dues on running stock	$33,215 30
Deposits	16,150 00
Credits on mortgage loans	13,050 00
Loans on mortgage security repaid	6,343 81
Borrowed money	20,500 00
Interest	10,220 23
Fines	8 10
Pass-books and initiation fees	14 50
Total	$99,801 94
Cash on hand at close of last fiscal year	3,421 59
Total	$103,223 53

DISBURSEMENTS.

Loans on mortgage security	$33,925 19
Withdrawals of running stock and dividends	46,178 30
Withdrawals of deposits	3,020 50
Borrowed money	12,650 00
Interest on deposits	2,729 42
Interest on borrowed money	697 70
Salaries of officers and directors	988 00
Office help, rent and legal services	26 50
All other expenses	96 18
Bonds purchased	1,000 00
Total	$101,311 79
Cash on hand	1,911 74
Total	$103,223 53

PROFIT AND LOSS—EARNINGS.

Interest	$10,220 23
Fines	8 10
Pass-books and initiation fees	14 50
Total	$10,242 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,625 25
Dividends on mortgage loan credits	294 02
Reserve fund credit	330 00
Undivided profit credit	455 76
Interest on deposits	2,729 42
Interest on borrowed money	697 70
Salaries of officers and directors	988 00
Office help, rent and legal services	26 50
All other expenses	96 18
Total	$10,242 83

Number of shares of stock in force	1,488
Capital subscribed and in force	$744,000 00
Number of stockholders	330
Number of depositors	47
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	452
Par value of each share	$500 00
Number of borrowers	82
Plan of Association	Permanent

PRICE HILL EAGLE LOAN AND BUILDING COMPANY NO. 1 OF CINCINNATI.

Incorporated, August, 1882.

Authorized capital, $1,000,000.00.

President, John Ortmann.
Address, Price and Hawthorn Ave.
Treasurer, August Janszen.
Address, Second and Walnut Sts.

Secretary, Herman Gerves.
Address, 215 W. Third St.
Attorney, Henry G. Hauck.
Address, Union Trust Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,381 67
Loans on mortgage security	265,503 06
Loans on stock, certificates or pass-book security	200 00
Real estate—office building	6,300 00
Due from borrowers for insurance and taxes	2,000 00
Total	$277,384 73
Interest due and uncollected	$149 00

RECEIPTS.

Dues on running stock	$96,458 36
Loans on mortgage security repaid	36,951 55
Borrowed money	50,955 00
Interest	15,355 57
Fines	138 15
Pass-books and initiation fees	39 00
Rents from company's real estate	324 78
Total	$200,222 41
Cash on hand at close of last fiscal year	2,706 71
Total	$202,929 12

PROFIT AND LOSS—EARNINGS.

Interest	$15,355 57
Fines	138 15
Pass-books and initiation fees	39 00
Rent from company's real estate	324 78
Total	$15,857 50

Number of shares of stock in force	4,120
Capital subscribed and in force	$1,030,000 00
Number of stockholders	625
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

LIABILITIES.

Running stock and dividends	$190,388 35
Credits on mortgage loans	42,382 04
Reserve fund	7,292 42
Undivided profit fund	2,848 44
Borrowed money and accrued interest	34,473 48
Total	$277,384 73
Interest due and uncollected	$149 00

DISBURSEMENTS.

Loans on mortgage security	$84,881 42
Loans on stock, certificates or pass-book security	200 00
Withdrawals of running stock and dividends	71,170 50
Borrowed money	33,036 87
Real estate—office building	6,300 00
Interest on borrowed money	10 00
Repairs on company's real estate	363 18
Taxes	56 68
Salaries of officers and directors	1,252 75
All other expenses	276 05
Bonds purchased	2,000 00
Total	$199,547 45
Cash on hand	3,381 67
Total	$202,929 12

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,842 10
Dividends on mortgage loan credits	1,955 97
Reserve fund credit	637 82
Undivided profit credit	254 03
Interest on borrowed money	1,218 92
Salaries of officers and directors	1,252 75
All other expenses	276 05
Taxes	56 68
Repairs on company's real estate	363 18
Total	$15,857 50

Number of shares loaned upon	1,062
Par value of each share	$250 00
Number of borrowers	119
Plan of Association	Permanent

PRICE HILL ELECTRIC BUILDING AND LOAN ASSOCIATION OF CINCINNATI.

Incorporated, April 2, 1895. Authorized capital, $1,000,000.00.

President, James C. Flannery.
Address, 3732 St. Lawrence.
Treasurer, Adam F. Meyer.
Address, 1052 Academy.

Secretary, Edward W. Payne.
Address, 918 Enright Ave.
Attorney, Henry G. Hauck.
Address, 1410 Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 11, 1918.

ASSETS.

Cash on hand	$13 95
Loans on mortgage security	121,383 43
Due from borrowers for insurance and taxes	452 76
Bonds	3,047 00
Total	$124,897 14
Interest due and uncollected	$759 08

LIABILITIES.

Running stock and dividends	$87,386 26
Credits on mortgage loans	23,226 02
Deposits and accrued interest	4,304 50
Reserve fund	2,719 33
Undivided profit fund	861 03
Borrowed money and accrued interest	6,400 00
Total	$124,897 14
Interest due and uncollected	$759 08

RECEIPTS.

Dues on running stock	$68,131 52
Deposits	400 00
Loans on mortgage security repaid	25,700 00
Borrowed money	13,450 00
Interest	6,621 04
Fines	80 90
Pass-books and initiation fees	18 00
Sale of bonds	345 00
Total	$114,746 46
Cash on hand at close of last fiscal year	24 93
Total	$114,771 39

DISBURSEMENTS.

Loans on mortgage security	$30,200 00
Withdrawals of running stock and dividends	63,195 13
Withdrawals of deposits	775 00
Borrowed money	15,750 00
Insurance and taxes paid for borrowers	147 05
Interest on deposits	201 77
Interest on borrowed money	203 59
Salaries of officers and directors	787 75
Office help, rent and legal services	20 00
All other expenses	85 15
Bonds purchased	3,392 00
Total	$114,757 44
Cash on hand	13 95
Total	$114,771 39

PROFIT AND LOSS—EARNINGS.

Interest	$6,621 04
Fines	80 90
Pass-books and initiation fees	18 00
Transferred from undivided profit fund	302 64
Total	$7,022 58

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,431 18
Dividends on mortgage loan credits	1,021 14
Reserve fund credit	272 00
Interest on deposits	201 77
Interest on borrowed money	203 59
Salaries of officers and directors	787 75
Office help, rent and legal services	20 00
All other expenses	85 15
Total	$7,022 58

Number of shares of stock in force	1,710
Capital subscribed and in force	$855,000 00
Number of stockholders	416
Number of depositors	7
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4½

Number of shares loaned upon	260
Par value of each share	$500 0
Number of borrowers	56
Plan of Association	Permanent

PRICE HILL NO. 2 BUILDING AND LOAN COMPANY,

OF CINCINNATI.

Incorporated May 2, 1892.

Authorized capital, $2,000,000.00

President, Ben Thelen.
Address, 1010 Seton Avenue.
Treasurer, August Hillenhinrichs.
Address, 1016 Seton Avenue.

Secretary, Charles H. Schmolt.
Address, 1012 Seton Avenue.
Attorney, Vincent H. Beckman.
Address, First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 30, 1917.

ASSETS.

Cash on hand	$258 82
Loans on mortgage security	214,450 16
Real estate	1,500 00
Due from borrowers for insurance and taxes	112 98
Bonds—Liberty	2,437 00
Total	$218,758 96

LIABILITIES.

Running stock and dividends	$144,358 56
Credits on mortgage loans	30,187 95
Deposits and accrued interest	3,173 22
Reserve fund	6,836 14
Undivided profit fund	1,003 09
Borrowed money and accrued interest	33,200 00
Total	$218,758 96

RECEIPTS.

Dues on running stock	$59,387 87
Loans on mortgage security repaid	64,194 58
Borrowed money	53,750 00
Interest	11,403 62
Fines	42 15
Pass-book and initiation fees	23 00
U. S. Liberty bonds	563 00
Total	$189,364 22
Cash on hand at close of last fiscal year	330 64
Total	$189,694 86

DISBURSEMENTS.

Loans on mortgage security	$88,950 00
Withdrawals of running stock and dividends	60,862 79
Borrowed money	32,350 00
Real estate (purchase price)	1,500 00
Interest on deposits	197 58
Interest on borrowed money	952 64
Taxes	3 11
Salaries of officers and directors	1,430 25
Office help, rent and legal services	85 00
All other expenses	104 67
Liberty bonds	3,000 00
Total	$189,436 04
Cash on hand	258 82
Total	$189,694 86

PROFIT AND LOSS—Earnings.

Interest	$11,403 62
Fines	42 15
Pass-books and initiation fees	23 00
Total	$11,468 77

PROFIT AND LOSS—Distribution.

Dividends on running stock	$7,896 94
Reserve fund credit	436 00
Undivided profit credit	362 58
Interest on deposits	197 58
Interest on borrowed money	952 64
Salaries of officers and directors	1,430 25
Office help, rent and legal services	55 00
All other expenses	134 67
Taxes	3 11
Total	$11,468 77

Number of shares of stock in force	2,036
Capital subscribed and in force	$1,018,000 00
Number of stockholders	510
Number of depositors	8
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	426
Par value of each share	$500 00
Number of borrowers	105
Plan of Association	Permanent

PROVIDENT LOAN COMPANY
OF CINCINNATI.

Incorporated, March 15, 1887. Authorized capital, $2,000,000.00.

President, E. L. Kennedy.
Address, 4223 Williamson Place.
Treasurer, M. S. Turrill.
Address, 4314 Hamilton Ave.

Secretary, Frank W. McNutt.
Address, 5654 Glenview Ave.
Attorney, F. H. Williams.
Address, 4247 Brookside.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 25, 1917.

ASSETS.

Cash on hand	$23,894 98
Loans on mortgage security	325,550 00
Loans on stock, certificates or pass-book security	90 00
Loans on all other security	5,000 00
Furniture and fixtures	371 00
Due from borrowers for insurance and taxes	250 67
Bonds	5,000 00
Total	$360,156 65
Interest due and uncollected	$228 39

RECEIPTS.

Dues on running stock	$97,434 50
Credits on mortgage loans	38,650 00
Borrowed money	1,550 00
Insurance and taxes refunded by borrowers	36 70
Interest	16,510 83
Fines	154 10
Transfer fees	22 50
Pass-books and initiation fees	272 75
Other receipts in detail—interest on daily balance	178 45
Total	$154,809 83
Cash on hand at close of last fiscal year	26,444 76
Total	$181,254 59

PROFIT AND LOSS—EARNINGS.

Interest	$16,510 83
Fines	154 10
Transfer fees	22 50
Pass-books and initiation fees	272 75
Interest on daily balance	178 45
Total	$17,138 63

Number of shares of stock in force	3,808
Capital subscribed and in force	$1,904,000 00
Number of stockholders	794
Rate per cent. interest charged	6¼
Rate per cent. dividend declared to running and paid-up stock	6

LIABILITIES.

Running stock and dividends	$284,676 38
Credits on mortgage loans	62,266 50
Reserve fund	7,928 00
Undivided profit fund	5,285 77
Total	$360,156 65
Interest due and uncollected	$228 39

DISBURSEMENTS.

Loans on mortgage security	$72,100 00
Loans on stock, certificates or pass-book security	90 00
Loans on all other security	5,000 00
Withdrawals of running stock and dividends	71,173 73
Borrowed money	1,550 00
Insurance and taxes paid for borrowers	287 37
Interest on borrowed money	1 50
Salaries of officers and directors	1,591 00
Office help, rent and legal services	313 00
All other expenses	240 01
Bonds purchased	5,000 00
Furniture	13 00
Total	$157,359 61
Cash on hand	23,894 98
Total	$181,254 59

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$14,150 70
Reserve fund credit	750 71
Undivided profit credit	49 71
Interest on borrowed money	1 50
Salaries of officers and directors	1,591 00
Office help, rent and legal services	313 00
All other expenses	240 01
Furniture and fixtures	42 00
Total	$17,138 63

Number of shares loaned upon	671
Par value of each share	$500 00
Number of borrowers	163
Plan of Association	Permanent

QUICK WITHDRAWAL BUILDING ASSOCIATION COMPANY OF CINCINNATI.

Incorporated, March, 1884.

Authorized capital, $1,500,000.00.

President, W. D. Haines.
Address, 1606 Freeman Ave.
Treasurer, Christian Erhardt.
Address, 937 York St.

Secretary, Arthur A. Taylor.
Address, 2113 Central Ave.
Attorney, David Lorbach.
Address, 1315 First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 31, 1918.

ASSETS.

Cash on hand	$306 48
Loans on mortgage security	213,150 37
Real estate	3,045 39
Due from borrowers for insurance and taxes	92 58
Bonds	5,450 00
Total	$222,044 82
Interest due and uncollected	$178 22

LIABILITIES.

Running stock and dividends	$99,383 17
Credits on mortgage loans	65,301 87
Paid-up stock and dividends	36,219 12
Reserve fund	10,707 50
Undivided profit fund	933 16
Borrowed money and accrued interest	9,500 00
Total	$222,044 82
Interest due and uncollected	$178 22

RECEIPTS.

Dues on running stock	$42,688 90
Paid-up stock	6,000 00
Credits on mortgage loans	37,914 74
Borrowed money	24,100 00
Interest	10,312 04
Premium	104 30
Fines	39 61
Pass-books and initiation fees	15 69
Rents from company's real estate	244 00
Sale on bonds	1,550 00
Total	$122,969 28
Cash on hand at close of last fiscal year	369 92
Total	$123,339 20

DISBURSEMENTS.

Loans on mortgage security	$8,837 50
Withdrawals of running stock and dividends	57,487 75
Withdrawals of paid-up stock	7,200 00
Borrowed money	37,500 00
Insurance and taxes paid for borrowers	92 58
Dividends on paid-up stock	1,789 12
Interest on borrowed money	1,215 67
Taxes	99 88
Salaries of officers and directors	1,319 25
Office help, rent and legal services	452 22
Furniture and fixtures	38 75
Bonds purchased	7,000 00
Total	$123,032 72
Cash on hand	306 48
Total	$123,339 20

PROFIT AND LOSS—EARNINGS.

Interest	$10,312 04
Premium	104 30
Fines	39 61
Pass-books and initiation fees	15 69
Rent from company's real estate	244 00
Total	$10,715 64

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,441 69
Dividends on mortgage loan credits	279 10
Dividends on paid-up stock	1,763 24
Reserve fund credit	1,005 84
Interest on borrowed money	1,215 67
Salaries of officers and directors	1,319 25
Office help, rent and legal services	452 22
Taxes	99 88
Furniture and fixtures	138 75
Total	$10,715 64

Number of shares of stock in force	1,958
Capital subscribed and in force	$978,850 00
Number of stockholders	378
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	431
Par value of each share	$500 00
Number of borrowers	92
Plan of Association	Permanent

READING ROAD LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, February 20, 1896.

Authorized capital, $1,500,000.00.

President, W. J. Pugh.
Address, 627 Shillito St.
Treasurer, L. H. Blakemore.
Address, 171 East Mitchell Ave.

Secretary, A. L. Robinett.
Address, 514 Ridgeway Ave.
Attorney, Clyde P. Johnson.
Address, 910 Fourth National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 4, 1918.

ASSETS

Cash on hand	$2,429 16
Loans on mortgage security	154,098 50
Due from borrowers for insurance and taxes	101 01
Bonds	1,716 00
Cash short—account error withdrawal (amount repaid Feb. 18, 1918)	41 00
Total	$158,385 67
Interest due and uncollected	$190 83

LIABILITIES

Running stock and dividends	$137,960 59
Reserve fund	8,390 65
Undivided profit fund	734 43
Borrowed money and accrued interest	11,300 00
Total	$158,385 67
Interest due and uncollected	$190 83

RECEIPTS

Dues on running stock	$67,356 54
Credits on mortgage loans	15,229 34
Loans on mortgage security repaid	25,502 83
Loans on stock, certificates or passbook security	4,600 00
Loans on all other security repaid	56 00
Borrowed money	74,500 00
Insurance and taxes refunded by borrowers	124 12
Interest	8,666 81
Transfer fees	2 50
Pass-books and initiation fees	110 75
Deposits in other financial institutions withdrawn	10,000 00
Liberty loan	4,784 00
Total	$210,932 89
Cash on hand at close of last fiscal year	7,123 09
Total	$218,055 98

DISBURSEMENTS

Loans on mortgage security	$61,075 00
Loans on stock, certificates or passbook security	4,600 00
Withdrawals of running stock and dividends	77,982 74
Borrowed money	63,530 00
Insurance and taxes paid for borrowers	57 67
Interest on borrowed money	358 88
Salaries of officers and directors	1,281 75
Office help, rent and legal services	102 65
All other expenses	138 13
Bonds purchased. Liberty Loan	6,500 00
Total	$215,626 82
Cash on hand	2,429 16
Total	$218,055 98

PROFIT AND LOSS—EARNINGS

Interest	$8,666 81
Transfer fees	2 50
Pass-books and initiation fees	110 75
Total	$8,780 06

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$5,825 05
Reserve fund credit	1,073 60
Interest on borrowed money	358 88
Salaries of officers and directors	1,281 75
Office help, rent and legal services	102 65
All other expenses	138 13
Total	$8,780 06

Number of shares of stock in force	2,276
Capital subscribed and in force	$1,138,000 00
Number of stockholders	414
Rate per cent interest charged	5½—6
Rate per cent dividend declared to running and paid-up stock	5

Number of shares loaned upon	388
Par value of each share	$500 00
Number of borrowers	75
Plan of Association	Permanent

REPUBLIC LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, November 26, 1884.

Authorized capital, $1,000,000.00.

President, Peter Laque.
Address, 3118 Woodside Place.
Treasurer, Herman Geldreich.
Address, 137 E. McMicken Ave.

Secretary, Henry F. Wehmann.
Address, 246 Oak St.
Attorney, A. A. Gruber.
Address, 1512 Vine St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 26, 1917.

ASSETS.

Cash on hand	$1,016 01
Loans on mortgage security	206,281 22
Loans on stock, certificates or pass-book security	2,309 00
Due from borrowers for insurance and taxes	6 60
Bonds	2,600 00
Total	$212,212 83
Interest due and uncollected	$195 77

LIABILITIES.

Running stock and dividends	$140,336 97
Credits on mortgage loans	26,870 08
Deposits and accrued interest	29,700 40
Reserve fund	6,328 91
Undivided profit fund	2,976 47
Borrowed money and accrued interest	5,900 00
Other liabilities—bonds sold on contract	100 00
Total	$212,212 83
Interest due and uncollected	$195 77

RECEIPTS.

Dues on running stock	$49,522 65
Deposits	15,069 41
Credits on mortgage loans	16,080 40
Loans on mortgage security repaid	35,946 35
Loans on stock, certificates or pass-book security	2,400 00
Borrowed money	15,000 00
Real estate sold	1,800 00
Interest	12,105 63
Fines	62 50
Pass-books and initiation fees	24 65
Sale of bonds	100 00
Total	$148,111 59
Cash on hand at close of last fiscal year	97 90
Total	$148,209 49

DISBURSEMENTS.

Loans on mortgage security	$59,200 00
Loans on stock, certificates or pass-book security	4,359 00
Withdrawals of running stock and dividends	40,992 30
Withdrawals of deposits	9,017 52
Borrowed money	23,800 00
Insurance and taxes paid for borrowers	6 60
Interest on borrowed money	346 79
Salaries of officers and directors	1,473 00
Office help, rent and legal services	115 00
All other expenses	330 43
Bonds purchased	2,600 00
Credits on mortgage loans	4,952 84
Total	$147,193 48
Cash on hand	1,016 01
Total	$148,209 49

PROFIT AND LOSS—EARNINGS.

Interest	$12,105 63
Fines	62 50
Pass-books and initiation fees	24 65
Profit on real estate sold	475 37
Total	$12,668 15

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,765 30
Dividends on mortgage loan credits	1,365 15
Reserve fund credit	468 79
Undivided profit credit	776 47
Interest on deposits	997 29
Interest on borrowed money	346 79
Salaries of officers and directors	1,473 00
Office help, rent and legal services	115 00
All other expenses	360 36
Total	$12,668 15

Number of shares of stock in force	1,409
Capital subscribed and in force	$704,500 00
Number of stockholders	395
Number of depositors	170
Rate per cent interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	475
Par value of each share	$500 00
Number of borrowers	105
Plan of Association	Permanent

RINGGOLD BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, March 4, 1886. Authorized capital, $500,000.00.

President, Chas. Weidner, Jr.
Address, 2222 Burnett Ave.
Treasurer, Henry Kuch.
Address, 444 Riddle Road.

Secretary, H. W. Brockmann.
Address, 444 Riddle Road.
Attorney, Walter M. Beinhart.
Address, Providence Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 15, 1918.

ASSETS.

Cash on hand	$4,882 09
Loans on mortgage security	118,050 00
Total	$122,932 09

RECEIPTS.

Dues on running stock	$28,977 50
Credits on mortgage loans	7,437 00
Loans on mortgage security repaid	14,100 00
Borrowed money	1,500 00
Interest	5,146 67
Fines	22 35
Pass-books and initiation fees	40 25
4% Liberty bonds and interest	1,600 64
Cash over	1 00
Total	$58,825 41
Cash on hand at close of last fiscal year	760 13
Total	$59,585 54

PROFIT AND LOSS—EARNINGS.

Interest	$5,146 67
Fines	22 35
Pass-books and initiation fees	40 25
Cash over	1 00
Total	$5,210 27

Number of shares of stock in force	782
Capitol subscribed and in force	$391,050 00
Number of stockholders	280
Rate per cent. interest charges	5.20–5.72–6.24
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$76,940 62
Credits on mortgage loans	39,110 55
Reserve fund	4,725 00
Undivided profit fund	2,155 92
Total	$122,932 09

DISBURSEMENTS.

Loans on mortgage security	$15,500 00
Withdrawals of running stock and dividends	33,547 65
Borrowed money	3 000 00
Interest on borrowed money	9 15
Salaries of officers and directors	865 75
Office help, rent and legal services	52 00
All other expenses	124 26
4% Liberty bonds and interest	1,600 64
Cash short	4 00
Total	$54,703 45
Cash on hand	4,882 09
Total	$59,585 54

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,388 63
Dividends on mortgage loan credits	165 75
Reserve fund credit	210 00
Undivided profit credit	390 73
Interest on borrowed money	9 15
Salaries of officers and directors	865 75
Office help, rent and legal services	52 00
All other expenses	124 26
Cash short	4 00
Total	$5.210 27

Number of shares loaned upon	236
Par value of each share	$500 00
Number of borrowers	57
Plan of Association	Permanent

RIVERSIDE BUILDING ASSOCIATION AND LOAN COMPANY OF CINCINNATI.

Incorporated, December 12, 1883.

Authorized capital, $1,000,000.00.

President, Louis D. Hobson.
Address, 3183 Hillside Ave.
Treasurer, Clemens Middendorf.
Address, 638 Steiner Ave.

Secretary, Charles M. Sweeney.
Address, 3042 McHenry Ave.
Attorney, Joseph A. Keadin.
Address, Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 7, 1918.

ASSETS.

Cash on hand	$2,507 29
Loans on mortgage security	101,249 90
Loans on stock, certificates or pass-book security	125 00
Bonds	573 37
Total	$104,455 56
Interest due and uncollected	$111 64

LIABILITIES.

Running stock and dividends	$59,386 41
Credits on mortgage loans	23,644 11
Reserve fund	4,469 17
Undivided profit fund	455 87
Borrowed money and accrued interest	16,500 00
Total	$104,455 56
Interest due and uncollected	$111 64

RECEIPTS.

Dues on running stock	$25,201 25
Loans on mortgage security repaid	9,801 57
Loans on stock, certificates or pass-book security	245 00
Borrowed money	19,950 00
Interest	4,957 31
Premium	231 10
Fines	90 50
Transfer fees	2 00
Pass-books and initiation fees	163 00
Sale of bonds.—Liberty Loan	1,939 17
Total	$62,580 90
Cash on hand at close of last fiscal year	9,341 44
Total	$71,922 34

DISBURSEMENTS.

Loans on mortgage security	$41,250 00
Loans on stock, certificates or pass-book security	240 00
Withdrawals of running stock and dividends	20,640 11
Borrowed money	3,450 00
Interest on borrowed money	340 59
Salaries of officers and directors	827 00
Office help, rent and legal services	116 85
All other expenses	37 96
Bonds purchased. Liberty Loan	2,512 54
Total	$69,415 05
Cash on hand	2,507 29
Total	$71,922 34

PROFIT AND LOSS—EARNINGS.

Interest	$4,957 31
Premium	231 10
Fines	90 50
Transfer fees	2 00
Pass-books and initiation fees	163 00
Total	$5,443 91

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,534 50
Reserve fund credit	206 07
Undivided profit credit	380 94
Interest on borrowed money	340 59
Salaries of officers and directors	827 00
Office help, rent and legal services	116 85
All other expenses	37 96
Total	$5,443 91

Number of shares of stock in force	769
Capital subscribed and in force	$384,750 00
Number of stockholders	190
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½

Number of shares loaned upon	243
Par value of each share	$500 00
Number of borrowers	73
Plan of Association	Permanent

ROSEMONT BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, July 6, 1910.

Authorized capital, $2,000,000.00.

President, George W. Shutte.
Address, Seton and Vincent Aves.
Treasurer, James J. Casey.
Address, 1037 Beech Ave.

Secretary, Bernard J. Peckskamp.
Address, 908 McPherson Ave.
Attorney, Vincent H. Beckman.
Address, First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 31, 1917.

ASSETS.

Cash on hand	$27 19
Loans on mortgage security	125,826 98
Loans on stock, certificates or pass-book security	100 00
Furniture and fixtures	125 30
Total	$126,079 47
Interest due and uncollected	$61 82

LIABILITIES.

Running stock and dividends	$97,450 93
Savings accounts	9,556 85
Deposits and accrued interest	2,725 00
Reserve fund	799 83
Undivided profit fund	496 86
Borrowed money and accrued interest	15,050 00
Total	$126,079 47
Interest due and uncollected	$61 82

RECEIPTS.

Dues on running stock	$57,007 45
Savings accounts	11,027 09
Deposits	400 00
Credits on mortgage loans	8,402 90
Loans on mortgage security repaid	6,091 64
Loans on stock, certificates or pass-book security	250 00
Borrowed money	38,721 00
Interest	6,694 53
Fines	53 70
Pass-books and initiation fees	20 00
Total	$128,668 31
Cash on hand at close of last fiscal year	48 88
Total	$128,717 19

DISBURSEMENTS.

Loans on mortgage security	$51,440 00
Loans on stock, certificates or pass-book security	100 00
Withdrawals of running stock and dividends	43,803 70
Withdrawals of savings accounts	1,600 10
Withdrawals of deposits	975 00
Borrowed money	28,871 00
Interest on deposits	164 86
Interest on borrowed money	484 42
Taxes	7 46
Salaries of officers and directors	925 00
Office help, rent and legal services	70 65
All other expenses	247 81
Total	$128,690 00
Cash on hand	27 19
Total	$128,717 19

PROFIT AND LOSS—EARNINGS.

Interest	$6,694 53
Fines	53 70
Pass-books and initiation fees	20 00
Transferred from undivided profit fund	161 79
Total	$6,930 02

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,353 61
Dividends on mortgage loan credits	109 77
Reserve fund credit	236 20
Undivided profit credit	186 43
Interest on savings accounts	129 86
Interest on deposits	164 86
Interest on borrowed money	484 42
Salaries of officers and directors	925 00
Office help, rent and legal services	70 65
All other expenses	247 81
Taxes	7 46
Furniture and fixtures	13 95
Total	$6,930 02

Number of shares of stock in force	2,796
Capital subscribed and in force	$1, 97,750 00
Number of stockholders	508
Number of depositors	11
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. paid on deposits	4

Number of shares loaned upon	318
Par value of each share	$500 00
Number of borrowers	62
Plan of Association	Permanent

SAMPSON BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, September 22, 1887. Authorized capital, $1,000,000.00.

President, Samuel Murr.
Address, 526 Reading Road.
Treasurer, B. F. Porter.
Address, Main St.

Secretary, Fred A. Frietsch.
Address, 526 Reading Road.
Attorney, Moses Ruskin.
Address, 105 Lincoln Inn Court Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 26, 1917.

ASSETS.

Cash on hand	$270 15
Loans on mortgage security	58,675 00
Bonds	382 00
Total	$59,327 15
Interest due and uncollected	$18 05

LIABILITIES.

Running stock and dividends	$29,461 09
Credits on mortgage loans	12,191 49
Paid-up stock and dividends	3,777 12
Deposits and accrued interest	2,245 77
Reserve fund	2,802 38
Undivided profit fund	49 30
Borrowed money and accrued interest	8,800 00
Total	$59,327 15
Interest due and uncollected	$18 05

RECEIPTS.

Dues on running stock	$11,664 80
Paid-up stock	1,000 00
Deposits	1,540 00
Credits on mortgage loans	4,833 92
Loans on mortgage security repaid	13,310 00
Borrowed money	18,250 00
Insurance and taxes refunded by borrowers	236 28
Interest	3,220 17
Fines	3 90
Pass-books and initiation fees	3 50
Rents from company's store room	108 50
Deposits in City Hall Bank withdrawn	55 15
Sale of bonds	618 00
Total	$54,844 22
Cash on hand at close of last fiscal year	1,124 75
Total	$55,968 97

DISBURSEMENTS.

Loans on mortgage security	$26,700 00
Withdrawals of running stock and dividends	13,891 66
Withdrawals of paid-up stock	1,000 00
Withdrawals of deposits	1,960 00
Borrowed money	9,450 00
Insurance and taxes paid for borrowers	236 28
Dividends on paid-up stock	196 74
Interest on deposits	138 16
Interest on borrowed money	183 58
Salaries of officers and directors	572 00
Office help, rent and legal services	195 00
All other expenses	115 23
Deposits in City Hall Bank withdrawn	55 19
Liberty loan bonds purchased	1,000 00
Liberty loan bonds interest	5 02
Total	$55,698 82
Cash on hand	270 15
Total	$55,968 97

PROFIT AND LOSS—EARNINGS.

Interest	$3,220 17
Fines	3 90
Pass-books and initiation fees	3 50
Rent from company's store room	108 50
Transferred from undivided profit fund	42 09
Total	$3,378 16

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,240 19
Dividends on mortgage loan credits	582 70
Dividends on paid-up stock	196 74
Reserve fund credit	108 87
Undivided profit credit	49 30
Interest on deposits	129 53
Interest on borrowed money	183 58
Salaries of officers and directors	572 00
Office help, rent and legal services	195 00
All other expenses	115 23
Interest on liberty loan bonds	5 02
Total	$3,378 16

Number of shares of stock in force	388
Capital subscribed and in force	$194,185 00
Number of stockholders	96
Number of depositors	3
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	119
Par value of each share	$500 00
Number of borrowers	21
Plan of Association	Permanent

SAN MARCO BUILDING AND LOAN ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, June 1, 1894. Authorized capital, $1,000,000.00.

President, H. F. Cellarius.
Address, Station A, Cincinnati, Ohio.
Treasurer, Leo M. Goesling.
Address, 1209 Locust Street.

Secretary, H. G. Dillhoff.
Address 1849 Fairfax Ave.
Attorney, John Schwaab.
Address, S. E. Cor. Ninth and Main Sts.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 6, 1918.

ASSETS.

Cash on hand	$5,548 65
Loans on mortgage security	177,738 00
Bonds	2,400 00
Total	$185,686 65
Interest due and uncollected	$226 99

LIABILITIES.

Running stock and dividends	$115,982 85
Paid-up stock and dividends	48,564 50
Deposits and accrued interest	11,600 00
Reserve fund	5,900 00
Undivided profit fund	1,886 75
Borrowed money and accrued interest	1,100 00
Credit on Liberty bonds	384 00
Dividend due borrowers	268 55
Total	$185,686 65
Interest due and uncollected	$226 99

RECEIPTS.

Dues on running stock	$38,274 50
Paid-up stock	4,000 00
Deposits	5,750 00
Credits on mortgage loans	48,773 50
Loans on stock, certificates or pass-book security	3,000 00
Borrowed money	26,700 00
Interest	11,747 75
Premium	487 61
Pass-books and initiation fees	22 50
Sale of bonds	12,400 00
Total	$151,155 86
Cash on hand at close of last fiscal year	10,800 05
Total	$161,955 91

DISBURSEMENTS.

Loans on mortgage security	$51,250 00
Loans on stock, certificates or pass-book security	3,000 00
Withdrawals of running stock and dividends	48,455 20
Withdrawals of paid-up stock	5,400 00
Withdrawals of deposits	3,250 00
Borrowed money	25,600 00
Dividends on paid-up stock	2,909 50
Interest on deposits	379 24
Interest on borrowed money	252 02
Dividend on mortgage loan credits	333 65
Salaries of officers and directors	1,134 00
Office help, rent and legal services	56 50
All other expenses	143 00
Bonds purchased	14,216 00
Overpaid interest and premium refunded	28 15
Total	$156,407 26
Cash on hand	5,548 65
Total	$161,955 91

PROFIT AND LOSS—EARNINGS.

Interest	$11,747 75
Premium	487 61
Pass-books and initiation fees	22 50
Total	$12,257 86

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,342 80
Dividends on mortgage loan credits	362 60
Dividends on paid-up stock	2,867 50
Reserve fund credit	517 00
Undivided profit credit	175 05
Interest on deposits	379 24
Interest on borrowed money	252 02
Salaries of officers and directors	1,134 00
Office help, rent and legal services	56 50
All other expenses	143 00
Overpaid interest and premium returned	28 15
Total	$12,257 86

Number of shares of stock in force	1,978 3/10
Capital subscribed and in force	$989,150 00
Number of stockholders	418
Number of depositors	17
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	529
Par value of each share	$500 00
Number of borrowers	90
Rate per cent. premium charged	1/5 of 1%
Plan of Association	Permanent

SCHUETZEN BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, February 24, 1884.

Authorized capital, $2,000,000.00.

President, George Stein.
Address, 1231 Main St.
Treasurer, Frank Telscher.
Address, 1428 Vine St.

Secretary, H. T. Timmerman.
Address, 18 E. 4th St.
Attorney, Frank J. Dorger.
Address, 501-502 Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 1, 1918.

ASSETS.

Cash on hand	$5,088 96
Loans on mortgage security	439,350 00
Bonds	4,950 00
Total	$449,388 96
Interest due and uncollected	$665 95

RECEIPTS.

Dues on running stock	$89,368 5
Credits on mortgage loans	26,394 45
Loans on mortgage security repaid	59,250 00
Borrowed money	66,900 00
Interest	24,092 78
Premium	28 93
Fines	52 95
Pass-books and initation fees	18 50
Sale of bonds	162 00
Total	$266,268 56
Cash on hand at close of last fiscal year	7,550 33
Total	$273,818 89

PROFIT AND LOSS—EARNINGS.

Interest	$24,092 78
Premium	28 93
Fines	52 95
Pass-books and initiation fees	18 50
Total	$24,193 16

Number of shares of stock in force	2,493
Capital subscribed and in force	$1,246,500 00
Number of stockholders	627
Rate per cent. interest charged	5 and 6
Rate per cent. dividend declared to running and paid-up stock	5½

LIABILITIES.

Running stock and dividends	$286,013 21
Credits on mortgage loans	105,210 20
Credits on bonds	112 00
Reserve fund	25,000 00
Undivided profit fund	7,053 55
Borrowed money and accrued interest	26,000 00
Total	$449,388 96
Interest due and uncollected	$665 95

DISBURSEMENTS.

Loans on mortgage security	$103,250 00
Withdrawals of running stock and dividends	82,714 81
Dividends to dues	17,589 50
Withdrawal of credits on mortgage loans	16,848 55
Borrowed money	40,900 00
Interest on borrowed money	601 67
Salaries of officers and directors	1,525 25
Office help, rent and legal services	144 00
All other expenses	156 15
Bonds purchased	5,000 00
Total	$268,729 93
Cash on hand	5,088 96
Total	$273,818 89

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$14,584 10
Dividends on mortgage loan credits	3,005 40
Reserve fund credit	3,000 00
Undivided profit credit	1,176 59
Interest on borrowed money	601 67
Salaries of officers and directors	1,525 25
Office help, rent and legal services	144 00
All other expenses	156 15
Total	$24,193 16

Number of shares loaned upon	902
Par value of each share	$500 00
Number of borrowers	146
Plan of Association	Permanent

SENATE LOAN AND BUILDING ASSOCIATION COMPANY
OF CINCINNATI.

Incorporated, April 7, 1880. Authorized capital, $2,000,000.00.

President, Charles Schaller.
Address, 2318 Quebec Ave.
Treasurer, G. W. Schomaker.
Address, 1025 Academy Ave.

Secretary, Geo. B. Schrand.
Address, 945 Enright Ave.
Attorney, Gideon C. Wilson.
Address, Wiggins Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 29, 1918.

ASSETS.

Cash on hand	$1,595 99
Loans on mortgage security	87,650 00
Loans on stock, certificates or pass-book security	25 00
Bonds	5,823 50
Total	$95,094 49
Interest due and uncollected	$69 80

LIABILITIES.

Running stock and dividends	$62,951 01
Credits on mortgage loans	25,956 48
Reserve fund	4,754 78
Undivided profit fund	82 22
Borrowed money	1,350 00
Total	$95,094 49
Interest due and uncollected	$69 80

RECEIPTS.

Dues on running stock	$28,234 53
Credits on mortgage loans	7,609 91
Loans on mortgage security repaid	5,500 00
Loans on pass-book security	250 00
Borrowed money	19,100 00
Interest	5,204 64
Fines	78 40
Pass-books	9 50
Rents from company's leasehold (meeting place)	160 00
Sale of bonds	9,176 50
Other receipts in detail	106 06
Cash over	1 35
Total	$75,430 89
Cash on hand at close of last fiscal year	14,872 81
Total	$90,303 70

DISBURSEMENTS.

Loans on mortgage security	$22,000 00
Loans on stock, certificates or pass-book security	275 00
Withdrawals of running stock and dividends	30,593 37
Credits on mortgage loans	1,630 40
Borrowed money	17,750 00
Interest on borrowed money	129 93
Salaries of officers and directors	785 00
Rent on leasehold (meeting place)	240 00
All other expenses	299 41
Bonds purchased	15,000 00
Short cash	4 60
Total	$88,707 71
Cash on hand	1,595 99
Total	$90,303 70

PROFIT AND LOSS—EARNINGS.

Interest	$5,204 64
Fines	78 40
Pass-books	9 50
Rent from company's leasehold (meeting place)	160 00
Transferred from undivided profit fund	210 53
Other earnings	106 06
Cash over	1 35
Total	$5,770 48

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,786 80
Dividends on mortgage loan credits	1,087 96
Reserve fund credit	354 56
Undivided profit credit	82 22
Interest on borrowed money	129 93
Salaries of officers and directors	785 00
Office help, rent and legal services	240 00
All other expenses	299 41
Short cash	4 60
Total	$5,770 48

Number of shares of stock in force	718
Capital subscribed and in force	$359,250 00
Number of stockholders	174
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stuck	5

Number of shares loaned upon	176
Par value of each share	$500 00
Number of borrowers	40
Plan of Association	Permanent

SEVENTH WARD LOAN AND BUILDING COMPANY OF CINCINNATI.

Incorporated, July 17, 1882. **Authorized capital, $2,000,000.00.**

President, Eugene Isert.
Address, 1588 Central Ave.
Treasurer, Win Frye.
Address, 515 Carmalt St.

Secretary, Charles Runge.
Address, 1448 Main St.
Attorney, Walter M. Schoenle.
Address, Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 30, 1917.

ASSETS.

Cash on hand	$6,319 93
Loans on mortgage security	518,481 20
Real estate	5,649 98
Real estate sold on contract	1,333 34
Real estate—office building	7,482 60
Due from borrowers for insurance and taxes	11 90
Bonds	12,100 00
Total	$551,378 95

LIABILITIES.

Running stock and dividends	$320,234 58
Credits on mortgage loans	102,720 99
Credits on real estate sold on contract	190 00
Paid-up stock and dividends	26,612 25
Deposits and accrued interest	67,625 00
Reserve fund	24,767 66
Undivided profit fund	5,882 47
Credits on liberty loan bonds	3,346 00
Total	$551,378 95

RECEIPTS.

Dues on running stock	$106,428 10
Deposits	23,310 19
Loans on mortgage security repaid	86,767 68
Loans on stock, certificates or passbook security	1,600 00
Borrowed money	22,500 00
Real estate sold	3,976 21
Real estate sold on contract	190 00
Interest	30,399 39
Pass-books and initiation fees	26 75
Rents from company's real estate	1,780 15
Sale of bonds. Credits on Liberty Bonds	3,346 00
Total	$280,324 47
Cash on hand at close of last fiscal year	2,546 24
Total	$282,870 71

DISBURSEMENTS.

Loans on mortgage security	$118,975 00
Withdrawals of running stock and dividends	97,018 59
Withdrawals of deposits	18,155 33
Borrowed money	22,500 00
Real estate (purchase price)	3,400 00
Dividends on paid-up stock	1,424 50
Interest on borrowed money	185 07
Repairs on company's real estate	878 81
Taxes	353 28
Salaries of officers and directors	2,488 00
Office help, rent and legal services	330 00
All other expenses	819 85
Bonds purchased. Liberty loan	10,000 00
Cash over and short	22 35
Total	$276,550 78
Cash on hand	6,319 93
Total	$282,870 71

PROFIT AND LOSS—EARNINGS.

Interest	$30,399 39
Pass-books and initiation fees	26 75
Rents from company's real estate	1,780 15
Transferred from undivided profit fund	285 30
Profit sale real estate sold	576 21
Total	$33,067 80

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$20,743 15
Dividends on paid-up stock	1,424 50
Reserve fund credit	2,250 00
Undivided profit credit	1,089 29
Interest on deposits	2,483 50
Interest on borrowed money	185 07
Salaries of officers and directors	2,488 00
Office help, rent and legal services	330 00
All other expenses	819 85
Taxes	353 28
Repairs on company's real estate	878 81
Cash over and short	22 35
Total	$33,067 80

Number of shares of stock in force	12,796
Capital subscribed and in force	$1,279,600 00
Number of stockholders	765
Number of depositors	331
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	5,184
Par value of each share	$100 00
Number of borrowers	198
Plan of Association	Permanent

SHERMAN LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, January 18, 1886. **Authorized capital, $2,000,000.00.**

President, Jacob Frech.
Address, 1509 Bremen St.
Treasurer, E. A. Tettenborn.
Address, Elkton and Carey.

Secretary, A. J. Becker.
Address, 1516 Marlowe.
Attorney, J. B. Schroeder.
Address, Gwynne Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 22, 1917.

ASSETS.

Cash on hand	$217 10
Loans on mortgage security	17,000 00
Total	$17,217 10

LIABILITIES.

Running stock and dividends	$9,504 40
Credits on mortgage loans	4,517 00
Reserve fund	1,328 65
Undivided profit fund	67 05
Borrowed money and accrued interest	1,800 00
Total	$17,217 10

RECEIPTS.

Dues on running stock	$2,912 85
Credits on mortgage loans	877 75
Interest	873 79
Pass-books and initiation fees	1 00
Total	$4,665 39
Cash on hand at close of last fiscal year	14 22
Total	$4,679 61

DISBURSEMENTS.

Withdrawals of running stock and dividends	$3,223 41
Borrowed money	800 00
Interest on borrowed money	98 63
Salaries of officers and directors	265 25
Office help, rent and legal services	52 00
All other expenses	23 22
Total	$4,462 51
Cash on hand	217 10
Total	$4,679 61

PROFIT AND LOSS—Earnings.

Interest	$873 79
Pass-books and initiation fees	1 00
Total	$874 79

PROFIT AND LOSS—Distribution.

Dividends on running stock	$341 22
Dividends on mortgage loan credits	24 56
Reserve fund credit	21 96
Undivided profit credit	47 95
Interest on borrowed money	98 63
Salaries of officers and directors	265 25
Office help, rent and legal services	52 00
All other expenses	23 22
Total	$874 79

Number of shares of stock in force	144
Capital subscribed and in force	$72,000 00
Number of stockholders	43
Rate per cent. interest charged	6 24/100
Rate per cent. dividend declared to running and paid-up stock	4

Number of shares loaned upon	34
Par value of each share	$500 00
Number of borrowers	8
Plan of Association	Permanent

SIDNEY AVE. BUILDING AND SAVING COMPANY
OF CINCINNATI.

Incorporated, April 27, 1891.

Authorized capital, $1,000,000.00.

President, Emil Bauer.
Address, 2932 Mass. Ave.
Treasurer, Chas. Wielsmann.
Address, 2944 Sidney Ave.

Secretary, J. Hofmann.
Address, 1783 Westwood Ave.
Attorney, Fred Closs, Jr.
Address, Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 24, 1918.

ASSETS.

Cash on hand	$4,671 08
Loans on mortgage security	114,600 00
Total	$119,271 08

LIABILITIES.

Running stock and dividends	$63,044 41
Credits on mortgage loans	39,295 36
Paid-up stock and dividends	9,942 50
Reserve fund	5,891 31
Undivided profit fund	500 00
Fixture fund	50 00
Liberty bonds	547 50
Total	$119 271 08

RECEIPTS.

Dues on running stock	$21,557 00
Credits on mortgage loans	16,021 29
Insurance and taxes refunded by borrowers	357 64
Interest	4,827 93
Fines	124 90
Pass-books and initiation fees	101 25
Sale of bonds	547 50
Total	$43,537 51
Cash on hand at close of last fiscal year	4,276 53
Total	$47,814 04

DISBURSEMENTS.

Loans on mortgage security	$20,000 00
Withdrawals of running stock and dividends	18,972 81
Withdrawals of paid-up stock	2,500 00
Insurance and taxes paid for borrowers	175 69
Dividends on paid-up stock	546 14
Salaries of officers and directors	819 50
Office help, rent and legal services	36 50
All other expenses	92 32
Total	$43,142 96
Cash on hand	4,671 08
Total	$47,814 04

PROFIT AND LOSS—Earnings.

Interest	$4,827 93
Fines	124 90
Pass-books and initiation fees	101 25
Total	$5,054 08

PROFIT AND LOSS—Distribution.

Dividends on running stock	$2,684 37
Dividends on mortgage loan credits	111 76
Dividends on paid-up stock	487 84
Reserve fund credit	471 79
Undivided profit credit	300 00
Salaries of officers and directors	819 50
Office help, rent and legal services	36 50
All other expenses	92 32
Furniture and fixtures	50 00
Total	$5,054 08

Number of shares of stock in force	981
Capital subscribed and in force	$490,700 00
Number of stockholders	254
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	230
Par value of each share	$500 00
Number of borrowers	50
Plan of Association	Permanent

SOUTHERN OHIO LOAN AND TRUST COMPANY
OF CINCINNATI.

Incorporated, July 19, 1890. Authorized capital, $10,000,000.00.

President, M. S. Todd.
Address, Cincinnati.
Treasurer, G. F. Barrett.
Address, Norwood.

Secretary, G. E. Roberts.
Address, Covington, Ky.
Attorney, George D. Harper.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$20,099 10
Loans on mortgage security	1,710,498 66
Furniture and fixtures	4,400 00
Real estate	2,300 00
Due from borrowers for insurance and taxes	1,470 39
Total	$1,738,768 15
Interest due and uncollected	$3,784 44

LIABILITIES.

Running stock and dividends	$121,982 32
Prepaid stock and dividends	69,948 94
Paid-up stock and dividends	848,314 06
Deposits and accrued interest	568,929 04
Reserve fund	36,573 72
Undivided profit fund	12,015 16
Borrowed money and accrued interest	80,000 00
Deposits from other financial institutions	1,000 00
Total	$1,738,768 15
Interest due and uncollected	$3,784 44

RECEIPTS.

Dues on running stock	$108,626 07
Paid-up stock	150,300 00
Deposits	668,193 98
Prepaid stock	7,948 37
Loans on mortgage security repaid	506,413 05
Borrowed money	240,000 00
Deposits from other building and loan associations	1,000 00
Deposits from other financial institutions	19,000 00
Real estate sold	4,181 74
Insurance and taxes refunded by borrowers	3,029 67
Interest	104,230 54
Fines	1 30
Rents from company's real estate and profit on sales	742 50
Interest from bank	368 41
Undivided profit fund	63 80
Southern Ohio Savings Bank Company	14,323 00
Total	$1,828,422 43
Cash on hand at close of last fiscal year	20,569 42
Total	$1,848,991 85

DISBURSEMENTS.

Loans on mortgage security	$594,896 43
Withdrawals prepaid stock	16,530 36
Undivided profit fund	18 71
Withdrawals of running stock and dividends	122,874 72
Withdrawals of paid-up stock	129,600 00
Withdrawals of deposits	664,302 61
Borrowed money	160,000 00
Loan expense	61 28
Insurance and taxes paid for borrowers	3,519 10
Real estate (purchase price)	4,181 74
Dividends on paid-up stock	40,485 17
Interest on deposits	21,296 41
Interest on borrowed money	1,419 21
Repairs on company's real estate and commission	182 88
Taxes	294 19
Salaries of officers and directors	12,735 50
Office help, rent and legal services	15,063 51
All other expenses	6,967 07
Deposits by other building and loan associations withdrawn	5,000 00
Deposits by other financial institutions withdrawn	28,000 00
Collections and commission	533 26
Contingent fund	930 60
Total	$1,828,892 75
Cash on hand	20,099 10
Total	$1,848,991 85

PROFIT AND LOSS—EARNINGS.

Interest	$104,230 54
Fines	1 30
Rent from company's real estate and profit on sales	742 50
Interest from bank	368 41
Southern Ohio Savings Bank Company	14,323 00
Total	$119,665 75

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,772 26
Dividends on prepaid stock	3,506 36
Dividends on paid-up stock	41,160 92
Reserve fund credit	4,100 00
Undivided profit credit	4,751 07
Interest on deposits	23,518 24
Interest on borrowed money	1,419 21
Salaries of officers and directors	12,735 50
Office help, rent and legal services	15,063 51
All other expenses	6,967 07
Taxes	294 19
Repairs on company's real estate and commissions	182 88
Furniture and fixtures	600 00
Miscellaneous	594 54
Total	$119,665 75

Number of shares of stock in force	14,185
Capital subscribed and in force	$1,418,500 00
Number of stockholders	3,115
Number of depositors	556
Rate per cent. interest charged	6, 7 and 8
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	27
Par value of each share	$100 00
Number of borrowers	1,183
Plan of Association	Permanent

SOUTH SIDE LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, October 17, 1890. **Authorized capital, $2,000,000.00.**

President, Thomas J. Bradford.
Address, 3917 Borden St.
Treasurer, Geo. W. Schneider.
Address, 1777 Elmore St.

Secretary, Chas. Haeckl.
Address, 328 Dixmyth Ave.
Attorney, F. H. Williams.
Address, 4247 Brookside Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 26, 1917.

ASSETS.

Cash on hand	$910 65
Loans on mortgage security	261,846 87
Loans on stock, certificates or pass-book security	1,428 00
Furniture and fixtures	209 00
Real estate—office building	1,741 45
Due from borrowers for insurance and taxes	5 40
Total	$266,141 37
Interest due and uncollected	$43 75

LIABILITIES.

Running stock and dividends	$216,569 72
Deposits and accrued interest	36,129 40
Reserve fund	5,708 65
Undivided profit fund	3,333 60
Borrowed money and accrued interest	4,400 00
Total	$266,141 37
Interest due and uncollected	$43 75

RECEIPTS.

es on running stock	$79,205 76
Deposits	12,680 00
Loans on mortgage security repaid	51,206 24
Loans on stock, certificates or pass-book security	2,170 00
Borrowed money	23,250 00
Insurance and taxes refunded by borrowers	129 75
Interest	15,123 51
Premium	587 69
Fines	75 70
Pass-books and initiation fees	38 25
Rents from company's real estate	11 00
Interest from bank	60 88
Total	$184,538 78
Cash on hand at close of last fiscal year	3,318 52
Total	$187,857 30

DISBURSEMENTS.

Loans on mortgage security	$86,098 79
Loans on stock, certificates or pass-book security	2,778 00
Withdrawals of running stock and dividends	68,895 04
Withdrawals of deposits	7,335 60
Borrowed money	18,850 00
Insurance and taxes paid for borrowers	95 35
Interest on deposits	1,239 60
Interest on borrowed money	133 14
Repairs on company's real estate	8 95
Taxes	13 66
Salaries of officers and directors	1,179 25
Office help, rent and legal services	41 00
All other expenses	249 63
Furniture and fixtures	7 00
Cash short	21 64
Total	$186,946 65
Cash on hand	910 65
Total	$187,857 30

PROFIT AND LOSS—EARNINGS.

Interest	$15,123 51
Premium	587 69
Fines	75 70
Pass-books and initiation fees	38 25
Rents from company's real estate	11 00
Interest from bank	60 88
Accounts charged out	60 03
Total	$15,957 06

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,082 35
Dividends on mortgage loan credits	422 46
Accounts charged out	20 00
Reserve fund credit	630 42
Undivided profit credit	472 87
Interest on deposits	1,658 19
Interest on borrowed money	133 14
Salaries of officers and directors	1,179 25
Office help, rent and legal services	41 00
All other expenses	249 63
Taxes	13 66
Repairs on company's real estate	8 95
Furniture and fixtures	23 50
Cash short	21 64
Total	$15,957 06

Number of shares of stock in force	7,800
Capital subscribed and in force	$1,950,000 00
Number of stockholders	918
Number of depositors	105
Rate per cent. interest charged	6, 6.24
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	1,250
Par value of each share	$250 00
Number of borrowers	197
Plan of Association	Permanent

SOUTH WEST END BUILDING ASSOCIATION
OF CINCINNATI.

Incorporated, April 29, 1878. Authorized capital, $500,000.00.

President, Ben. Schoenfeld.
Address, 1114 Budd St.
Treasurer, August Richter.
Address, Ross Ave., Price Hill.

Secretary, George W. Ratermann.
Address, 819 Surie Ave., Price Hill.
Attorney, Henry G. Hauck.
Address, Union Trust Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 21, 1918.

ASSETS.

Cash on hand	$1,889 25
Loans on mortgage security	80,450 00
Due from borrowers for insurance and taxes	29 76
Total	$82,369 01

RECEIPTS.

Dues on running stock	$15,261 00
Credits on mortgage loans	8,842 47
Loads on mortgage security repaid	19,500 00
Borrowed money	4,300 00
Insurance and taxes refunded by borrowers	19 32
Interest	3,728 65
Fines	46 80
Pass- books and initiation fees	9 00
Total	$51,707 24
Cash on hand at close of last fiscal year	3,914 89
Total	$55,622 13

PROFIT AND LOSS—EARNINGS.

Interest	$3,728 65
Fines	46 80
Pass-books and initiation fees	9 00
Transferred from undivided profit fund	54 48
Total	$3,838 93

Number of shares of stock in force	461
Capital subscribed and in force	$230,450 00
Number of stockholders	180
Number of depositors	3
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¾
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$51,230 86
Credits on mortgage loans	23,767 27
Deposits and accrued interest	5,073 19
Reserve fund	2,053 77
Undivided profit fund	243 92
Total	$82,369 01

DISBURSEMENTS.

Loans on mortgage security	$27,300 00
Withdrawals of running stock and dividends	21,305 84
Borrowed money	4,300 00
Interest on deposits	47 20
Interest on borrowed money	66 01
Salaries of officers and directors	588 50
Office help, rent and legal services	26 50
All other expenses	98 83
Total	$53,732 88
Cash on hand	1,889 25
Total	$55,622 13

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,486 28
Dividends on mortgage loan credits	196 40
Reserve fund credit	150 22
Undivided profit credit	27 76
Interest on deposits	198 43
Interest on borrowed money	66 01
Salaries of officers and directors	588 50
Office help, rent and legal services	26 50
All other expenses	98 83
Total	$3,838 93

Number of shares loaned upon	161
Par value of each share	$500 00
Number of borrowers	31
Plan of Association	Permanent

SPRING GARDEN LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, September 15, 1888. Authorized capital, $2,000,000.00.

President, Theo. A. Ruwe.
Address, 1814 Westwood Ave.
Treasurer, Joseph Fluegemann.
Address, 1542 Harrison Ave.

Secretary, John D. Bunke.
Address, 2166 Selim Ave.
Attorney, Richard A. Powell.
Address, Seventh and Vine Sts.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 11, 1917.

ASSETS.

Cash on hand	$0 79
Loans on mortgage security	299,561 58
Real estate sold on contract	1,500 00
Due from borrowers for insurance and taxes	449 72
Bonds	13,000 00
Total	$314,512 09
Interest due and uncollected	$408 62

LIABILITIES.

Running stock and dividends	$185,042 20
Credits on mortgage loans	58,107 61
Credits on real estate sold on contract	800 00
Paid-up stock and dividends	41,435 76
Deposits and accrued interest	13,952 34
Reserve fund	7,016 00
Undivided profit fund	956 99
Borrowed money and accrued interest	7,100 00
Interest and premium advanced	101 19
Total	$314,512 09
Interest due and uncollected	$408 62

RECEIPTS.

Dues on running stock	$66,671 00
Paid-up stock	13,400 00
Deposits	4,279 00
Loans on mortgage security repaid	44,166 29
Borrowed money	42,900 00
Real estate sold on contract	50 00
Insurance and taxes refunded by borrowers	88 81
Interest	14,775 61
Premium	24 03
Fines	127 70
Transfer fees	5 50
Pass-books and initiation fees	211 35
Deposits in other financial institutions withdrawn	18,000 00
Sale of bonds	1,000 00
Total	$205,699 29
Cash on hand at close of last fiscal year	783 12
Total	$206,482 41

DISBURSEMENTS.

Loans on mortgage security	$85,994 49
Withdrawals of running stock and dividends	51,481 93
Withdrawals of paid-up stock	5,400 00
Withdrawals of deposits	5,113 25
Borrowed money	35,800 00
Insurance and taxes paid for borrowers	149 34
Dividends on paid-up stock	1,831 31
Interest on deposits	521 11
Interest on borrowed money	382 84
Salaries of officers and directors	1,646 00
Office help, rent and legal services	34 00
All other expenses	127 35
Deposits by other financial institutions withdrawn	18,000 00
Total	$206,481 62
Cash on hand	79
Total	$206,482 41

PROFIT AND LOSS—EARNINGS.

Interest	$14,779 16
Premium	24 27
Fines	127 70
Transfer fees	5 50
Pass-books and initiation fees	211 35
Transferred from undivided profit fund	61 99
Total	$15,209 97

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,234 09
Dividends on mortgage loan credits	386 95
Dividends on paid-up stock	2,085 04
Reserve fund credit	651 00
Undivided profit credit	132 59
Interest on deposits	530 11
Interest on borrowed money	382 84
Salaries of officers and directors	1,646 00
Office help, rent and legal services	34 00
All other expenses	127 35
Total	$15,209 97

Number of shares of stock in force	2,672
Capital subscribed and in force	$1,335,900 00
Number of stockholders	732
Number of depositors	144
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5 3/5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	660
Par value of each share	$500 00
Number of borrowers	172
Plan of Association	Permanent

SPRING GROVE AVENUE LOAN AND DEPOSIT COMPANY
OF CINCINNATI.

Incorporated, November 25, 1882. Authorized capital, $3,000,000.00.

President, G. W. Hopkins.
Address, 3064 Beekman St.
Treasurer, C. H. Dater.
Address, 4221 Hamilton Ave.

Secretary, H. M. Freeman.
Address, 1640 Pullan Ave.
Attorneys, Renner & Renner.
Address, 809 Provident Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 5, 1917.

ASSETS.

Cash on hand	$12,192 07
Loans on mortgage security	412,150 00
Furniture and fixtures	100 00
Real estate	125 46
Due from borrowers for insurance and taxes	162 08
Bonds	8,500 00
Total	$433,229 61
Interest due and uncollected	$480 56

LIABILITIES.

Running stock and dividends	$334,588 87
Credits on mortgage loans	75,914 80
Deposits and accrued interest	30 00
Reserve fund	20,206 18
Undivided profit fund	2,158 26
Interest paid in advance	331 50
Total	$433,229 61
Interest due and uncollected	$480 56

RECEIPTS.

Dues on running stock	$94,828 50
Credits on mortgage loans	85,458 24
Insurance and taxes refunded by borrowers	159 88
Interest	23,659 75
Fines	155 85
Transfer fees	17 50
Pass-books and initiation fees	392 50
Rents from company's real estate	20 00
Sale of bonds	1,500 00
Walsh trust fund	3,300 00
Total	$209,492 22
Cash on hand at close of last fiscal year	7,910 99
Total	$217,403 21

DISBURSEMENTS.

Loans on mortgage security	$106,000 00
Withdrawals of running stock and dividends	83,782 48
Refunder	16 23
Taxes	4 82
Salaries of officers and directors	1,768 00
Office help, rent and legal services	120 00
All other expenses	219 61
Bonds purchased	10,000 00
Walsh trust fund	3,300 00
Total	$205,211 14
Cash on hand	12,192 07
Total	$217,403 21

PROFIT AND LOSS—EARNINGS.

Interest	$23,690 21
Fines	277 09
Transfer fees	17 50
Pass-books and initiation fees	392 50
Rents from company's real estate	20 00
Transferred from undivided profit fund	690 91
Balance from 1916—interest paid in advance	370 22
Total	$25,458 43

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$17,804 91
Dividends on mortgage loan credits	4,093 41
Reserve fund credit	1,116 18
Salaries of officers and directors	1,768 00
Office help, rent and legal services	120 00
All other expenses	219 61
Taxes	4 82
Balance, interest paid in advance	331 50
Total	$25,458 43

Number of shares of stock in force	4,522
Capital subscribed and in force	$2,261,000 00
Number of stockholders	864
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	825
Par value of each share	$500 00
Number of borrowers	141
Plan of Association	Permanent

THE STANDARD BUILDING AND LOAN COMPANY

OF PLEASANT RIDGE, CINCINNATI.

Incorporated, November 27, 1908.

Authorized capital, $2,000,000 00.

President, C. S. Mattox.
Address, Pleasant Ridge.
Treasurer, E. G. Spreen.
Address, Pleasant Ridge.

Secretary, W. H. Ireton.
Address, 5719 Valley Viev Ave.
Attorney, Chas. B. Smith.
Address, 1010 First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$90 11
Loans on mortgage security	62,407 37
Total	$62,497 48
Interest due and uncollected	$6 83

LIABILITIES.

Running stock and dividends	$44,074 80
Deposits and accrued interest	9,565 00
Reserve fund	489 72
Undivided profit fund	502 96
Borrowed money and accrued interest	7,720 00
Liberty bond account	145 00
Total	$62,497 48
Interest due and uncollected	$6 83

RECEIPTS.

Dues on running stock	$35,267 84
Deposits	16,250 00
Loans on mortgage security repaid	36,842 15
Borrowed money	34,400 00
Interest	4,292 68
Fines	49 27
Pass-books and initiation fees	27 50
Other receipts in detail—Liberty bonds	2,249 00
Total	$12 ,378 44
Cash on hand at close of last fiscal year	29 88
Total	$129,408 32

DISBURSEMENTS.

Loans on mortgage security	$48,850 00
Withdrawals of running stock and dividends	26,726 65
Withdrawals of deposits	15,348 00
Borrowed money	34,350 00
Interest on deposits	685 77
Interest on borrowed money	346 67
Salaries of officers and directors	591 25
Office help, rent and legal services	106 66
All other expenses	209 21
Bonds purchased—Liberty bonds	2,104 00
Total	$129,318 21
Cash on hand	90 11
Total	$129,408 32

PROFIT AND LOSS—EARNINGS.

Interest	$4,292 68
Fines	49 27
Pass-books and initiation fees	27 50
Total	$4,369 45

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,079 50
Dividends on mortgage loan credits	82 80
Reserve fund credit	121 49
Undivided profit credit	146 10
Interest on deposits	685 77
Interest on borrowed money	346 67
Salaries of officers and directors	591 25
Office help, rent and legal services	106 66
All other expenses	209 21
Total	$4,369 45

Number of shares of stock in force	1,382
Capital subscribed and in force	$691,000 00
Number of stockholders	295
Number of depositors	29
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4—5

Number of shares loaned upon	139
Par value of each share	$500 00
Number of borrowers	33
Plan of Association	Permanent

STAR BUILDING ASSOCIATION (No. 3) COMPANY
OF CINCINNATI.

Incorporated, July 26, 1881.

Authorized capital, $2,000,000.00

President, Henry G. Weiss.
Address, 1404 Republic St.
Treasurer, W. H. Frillman.
Address, 1437 Central Ave.

Secretary, Wm. Foswinkle.
Address, 2348 Fairview Ave.
Attorney, C. J. McDiarmid.
Address, 608 Traction Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 10, 1918.

ASSETS.

Cash on hand	$4,143 05
Loans on mortgage security	233,169 76
Loans on stock, certificates or pass-book security	340 00
Real estate sold on contract	1,980 00
Due from borrowers for insurance and taxes	20 55
Total	$239,653 36
Interest due and uncollected	$235 20

LIABILITIES.

Running stock and dividends	$225,598 41
Account overpaid	54 66
Credits on real estate sold on contract	500 00
Reserve fund	10,990 65
Undivided profit fund	2,222 65
Contingent profit on real estate sold on contract	286 99
Total	$239,653 36
Interest due and uncollected	$235 20

RECEIPTS.

Dues on running stock	$32,761 81
Loans on mortgage security repaid	67,761 39
Loans on stock, certificates or pass-book security	2,100 00
Borrowed money	20,000 00
Real estate sold on contract	500 00
Insurance and taxes refunded by borrowers	37 40
Interest	17,804 53
Fines	184 00
Transfer fees	3 00
Pass-books and initiation fees	12 50
Sale of bonds	1,000 00
Insurance refunded	16 56
Total	$142,181 19
Cash on hand at close of last fiscal year	54 53
Total	$142,235 72

DISBURSEMENTS.

Loans on mortgage security	$53,537 81
Loans on stock, certificates or pass-book security	440 00
Withdrawals of running stock and dividends	50,268 29
Borrowed money	30,900 00
Insurance and taxes paid for borrowers	57 95
Interest refunded	10 80
Interest on borrowed money	271 72
Taxes	27 59
Salaries of officers and directors	1,263 00
Office help, rent and legal services	77 00
All other expenses	238 51
Bonds purchased	1,000 00
Total	$138,092 67
Cash on hand	4,143 05
Total	$142,235 72

PROFIT AND LOSS—EARNINGS.

Interest	$17,804 53
Fines	184 00
Transfer fees	3 00
Pass-books and initiation fees	12 50
Transferred from undivided profit fund	50 00
Insurance refunded	16 56
Total	$18,070 59

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$12,167 91
Dividends on mortgage loan credits	3,053 47
Reserve fund credit	809 09
Undivided profit credit	151 50
Interest refunded	10 80
Interest on borrowed money	271 72
Salaries of officers and directors	1,263 00
Office help, rent and legal services	77 00
All other expenses	238 51
Taxes	27 59
Total	$18,070 59

Number of shares of stock in force	1,270
Capital subscribed and in force	$635,000 00
Number of stockholders	296
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5 7-10

Number of shares loaned upon	615
Par value of each share	$500 00
Number of borrowers	85
Plan of Association	Permanent

STATE AVENUE LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, March 2, 1891. Authorized capital, $250,000.00.

President, August Kessler.
Address, 1676 State Ave.
Treasurer, A. Hochstrasser.
Address, 1216 Gest St.

Secretary, Geo. W. Smith.
Address, 526 Grand Ave.
Attorney, Wm. J. Schick.
Address, 408 Johnston Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 6, 1918.

ASSETS.

Cash on hand	$995 25
Loans on mortgage security	39,125 00
Total	$40,120 25

LIABILITIES.

Running stock and dividends	$27,535 96
Credits on mortgage loans	9,596 49
Reserve fund	1,026 53
Undivided profit fund	161 27
Borrowed modey and accrued interest	1,800 00
Total	$40,120 25

RECEIPTS.

Dues on running stock	$11,564 50
Credits on mortgage loans	4,332 50
Loans on mortgage security repaid	5,652 17
Borrowed money	7,825 00
Insurance and taxes refunded by borrowers	91 93
Interest	1,934 53
Fines	20 10
Transfer fees	50
Pass-books and initiation fees	7 75
Total	$31,428 98
Cash on hand at close of last fiscal year	7,131 70
Total	$38,560 68

DISBURSEMENTS.

Loans on mortgage security	$17,375 00
Withdrawals of running stock and dividends	13,654 90
Borrowed money	6,025 00
Interest on borrowed money	120 95
Salaries of officers and directors	316 75
Office help, rent and legal services	72 83
Total	$37,565 43
Cash on hand	995 25
Total	$38,560 68

PROFIT AND LOSS—EARNINGS.

Interest	$1,934 53
Fines	20 10
Transfer fees	50
Pass-books and initiation fees	7 75
Transferred from undivided profit fund	1 29
Total	$1,964 17

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,271 26
Dividends on mortgage loan credits	70 30
Reserve fund credit	72 62
Undivided profit credit	39 46
Interest on borrowed money	120 95
Salaries of officers and directors	316 75
Office help, rent and legal services	72 83
Total	$1,964 17

Number of shares of stock in force	498
Capital subscribed and in force	$249,125 00
Number of stockholders	140
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	76
Par value of each share	$500 00
Number of borrowers	30
Plan of Association	Permanent

SUN BUILDING ASSOCIATION NO. 1

OF CINCINNATI.

Incorporated, November 13, 1873. **Authorized capital, $200,000.00.**

President, Frank Welter.
Address, 1124 Elm St.
Treasurer, Xavier Bertsch.
Address, Thirteenth and Bremen Sts.

Secretary, J. Henry Kaenper, Jr.
Address, 6239 Aspen Ave.
Attorney, Frank H. Woesman.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 27, 1917.

ASSETS.

Cash on hand	$1,373 67
Loans on mortgage security	17,900 00
Bonds	500 00
Total	$19,773 67
Interest due and uncollected	$134 52

LIABILITIES.

Running stock and dividends	$14,794 21
Credits on mortgage loans	4,523 25
Reserve fund	450 15
Undivided profit fund	6 06
Total	$19,773 67
Interest due and uncollected	$134 52

RECEIPTS.

Dues on running stock	$4,718 50
Credits on mortgage loans	664 00
Interest	812 51
Pass-books and initiation fees	1 00
Total	$6,196 01
Cash on hand at close of last fiscal year	1,958 16
Total	$8,154 17

DISBURSEMENTS.

Loans on mortgage security	$200 00
Withdrawals of running stock and dividends	5,777 10
Salaries of officers and directors	255 20
Office help, rent and legal services	26 00
All other expenses	22 20
Bonds purchased	500 00
Total	$6,780 50
Cash on hand	1,373 67
Total	$8,154 17

PROFIT AND LOSS—Earnings.

Interest	$812 51
Pass-books and initiation fees	1 00
Total	$813 51

PROFIT AND LOSS—Distribution.

Dividends on running stock	$468 25
Dividends on mortgage loan credits	10 35
Reserve fund credit	25 45
Undivided profit credit	6 06
Salaries of officers and directors	255 20
Office help, rent and legal services	26 00
All other expenses	22 20
Total	$813 51

Number of shares of stock in force	130
Capital subscribed and in force	$65,000 00
Number of stockholders	46
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	3 13/24

Number of shares loaned upon	37
Par value of each share	$500 00
Number of borrowers	7
Plan of Association	Permanent

SUPREME LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, May 5, 1883.

Authorized capital, $1,000,000.00.

President, George H. Mertens.
Address, 3505 W. Eighth St.
Treasurer, Lewis V. Smith.
Address, 2401 Elberon Ave.

Secretary, J. Herman Grueter.
Address, 709 Neave St.
Attorney, Albert L. Tischbein.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 6, 1918.

ASSETS.

Cash on hand	$1,693 57
Loans on mortgage security	79,350 00
Furniture and fixtures	80 00
Due from borrowers for insurance and taxes	123 69
U. S. Liberty bonds	1,102 50
Total	$82,349 76
Interest due and uncollected	$422 42

LIABILITIES.

Running stock and dividends	$49,382 28
Credits on mortgage loans	18,416 46
Reserve fund	3,991 47
Undivided profit fund	9 55
Borrowed money and accrued interest	10,550 00
Total	$82,349 76
Interest due and uncollected	$422 42

RECEIPTS.

Dues on running stock	$12,199 24
Credits on mortgage loans	10,477 35
Borrowed money	5,200 00
Interest	4,446 26
Transfer fees	1 00
Pass-books	5 25
Other receipts in detail	07
Total	$32,329 17
Cash on hand at close of last fiscal year	634 88
Total	$32,964 05

DISBURSEMENTS.

Loans on mortgage security	$11,100 00
Withdrawals of running stock and dividends	13,489 08
Borrowed money	4,250 00
Interest on borrowed money	524 56
Salaries of officers and directors	637 00
Office help, rent and legal services	78 00
All other expenses	66 14
Bonds purchased	1,102 50
Interest refunded	23 20
Total	$31,270 48
Cash on hand	1,693 57
Total	$32,964 05

PROFIT AND LOSS—EARNINGS.

Interest	$4,446 26
Transfer fees	1 00
Pass-books and initiation fees	5 25
Transferred from undivided profit fund	343 38
Old account transferred	1 09
Overs	07
Total	$4,797 05

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,423 25
Dividends on mortgage loan credits	879 66
Reserve fund credit	156 24
Interest on borrowed money	524 56
Salaries of officers and directors	637 00
Office rent	78 00
All other expenses	66 14
Furniture and fixtures	9 00
Interest refunded	23 20
Total	$4,797 05

Number of shares of stock in force	414 19/20
Capital subscribed and in force	$207,475 00
Number of stockholders	164
Rate per cent. interest charged	.06032
Rate per cent. dividend declared to running and paid-up stock	.0525

Number of shares loaned upon	158 7/10
Par value of each share	$500 00
Number of borrowers	44
Plan of Association	Permanent

SYCAMORE SAVINGS AND LOAN COMPANY
OF CINCINNATI.

Incorporated, March 3, 1880.
President, H. L. Schoettelekotte.
Address, 449 Milton St.
Treasurer, B. J. Stantberg.
Address, 422 East 12th St.

Authorized capital, $1,000,000.00.
Secretary, B. H. Linnermann.
Address, 451 Milton St.
Attorney, Henry G. Hauck.
Address, Union Trust Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 14, 1918.

ASSETS.

Cash on hand	$250 23
Loans on mortgage security	354,600 00
Loans on stock, certificates or pass-book security	3,278 00
Loans on all other security	8,300 00
Furniture and fixtures	950 00
Real estate	1,841 06
Real estate—office building	6,000 00
Due from borrowers for insurance and taxes	131 87
Bonds—Liberty	10,000 00
Total	$385,351 16
Interest due and uncollected	$429 18

RECEIPTS.

Dues on running stock	$35,981 48
Paid-up stock	6,600 00
Deposits	5,080 00
Credits on mortgage loans	103,921 43
Loans on mortgage security repaid	1,450 00
Loans on stock, certificates or pass-book security	6,541 28
Loans on all other security repaid	6,500 00
Borrowed money	57,950 00
Deposits—savings dept	23,966 21
Real estate sold	2,495 32
Insurance and taxes refunded by borrowers	796 29
Interest	18,348 65
Fines	153 92
Pass-books and initiation fees	171 65
Rents from company's real estate	647 35
Sale of bonds	2,062 00
Over cash	34 98
Interest returned	2 17
Total	$272,702 73
Cash on hand at close of last fiscal year	635 56
Total	$273,338 29

PROFIT AND LOSS—EARNINGS.

Interest	$18,348 65
Fines	153 92
Pass-books and initiation fees	171 65
Rent from company's real estate	647 35
Over cash	34 98
Interest returned	2 17
Profit on real estate	352 33
Dues and dividends to profit and loss	2 49
Savings deposits to profit and loss	32
Total	$19,713 86

Number of shares of stock in force	1,592
Capital subscribed and in force	$636,600 00
Number of stockholders	450
Number of depositors	540
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$100,572 68
Credits on mortgage loans	69,645 34
Paid-up stock and dividends	53,570 30
Deposits and accrued interest—savings department	66,121 29
Deposits and accrued interest—C. of D. and interest	61,446 60
Reserve fund	14,600 00
Undivided profit fund	7,287 95
Borrowed money and accrued interest	10,050 00
Liberty bond credits	2,057 00
Total	$385,351 16
Interest due and uncollected	$429 18

DISBURSEMENTS.

Loans on mortgage security	$112,000 00
Loans on stock, certificates or pass-book security	6,953 00
Loans on all other security	8,300 00
Overpaid dues and dividends on M. L. returned	43 34
Withdrawals of running stock and dividends	29,812 86
Withdrawals of paid-up stock	2,200 00
Withdrawals of deposits (savings)	28,815 03
Borrowed money	57,900 00
Withdrawals of deposits (certificates)	4,250 00
Insurance and taxes paid for borrowers	223 62
Refunder—Liberty bond	5 00
Real estate—repairs and expense	329 00
Dividends on paid-up stock	3,000 60
Interest on deposits—certificates	2,383 34
Interest on borrowed money	1,028 30
Repairs on company's real estate—office building	207 50
Taxes	135 34
Salaries of officers and directors	1,547 50
Office help, rent and legal services	33 45
All other expenses	396 89
Deposits by other building and loan associations withdrawn	3,350 00
New office fixtures	66 00
Bonds purchased, Liberty	10,000 00
Court costs and repairs on real estate sold	107 29
Total	$273,088 06
Cash on hand	250 23
Total	$273,338 29

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,138 84
Dividends on mortgage loan credits	587 22
Dividends on paid-up stock	3,132 60
Reserve fund credit	1,386 60
Undivided profit credit	1,033 43
Interest on deposits	2,424 34
Interest on borrowed money	1,028 30
Salaries of officers and directors	1,547 50
Office help, rent and legal services	33 45
All other expenses	396 89
Taxes	135 34
Real estate reduction	155 92
Furniture and fixtures	107 70
Interest credit on savings account	2,498 44
Court costs and repairs on real estate sold	107 29
Total	$19,713 86

Number of shares loaned upon	887
Par value of each share	$400 00
Number of borrowers	164
Plan of association	Permanent

TANNERY BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, August 29, 1882. Authorized capital, $600,000.00.

President, George C. Schrand.
Address, 1087 Wade St.
Treasurer, John H. Broxtemann.
Address, Flint and Dalton Ave.

Secretary, George A. Ullrich.
Address, 1031 Poplar St.
Attorney, Frank J. Dorger.
Address, Gwynne Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 10, 1917.

ASSETS.

Cash on hand	$1,168 50
Loans on mortgage security	115,750 00
Due from borrowers for insurance and taxes	21 98
Total	$116,940 48

LIABILITIES.

Running stock and dividends	$67,780 34
Credits on mortgage loans	34,721 44
Reserve fund	3,303 00
Undivided profit fund	1,135 70
Borrowed money and accrued interest	10,000 00
Total	$116,940 48

RECEIPTS.

Dues on running stock	$15,241 00
Credits on mortgage loans	6,774 42
Loans on mortgage security repaid	6,751 00
Borrowed money	10,000 00
Insurance and taxes refunded by borrowers	30 00
Interest	4,139 04
Pass-books and initiation fees	15 00
Interest from bank deposits	63 96
Total	$43,014 42
Cash on hand at close of last fiscal year	2,290 97
Total	$45,305 39

DISBURSEMENTS.

Loans on mortgage security	$30,951 00
Withdrawals of running stock and dividends	12,496 21
Insurance and taxes paid for borrowers	9 39
Salaries of officers and directors	618 80
All other expenses	61 49
Total	$44,136 89
Cash on hand	1,168 50
Total	$45,305 39

PROFIT AND LOSS—EARNINGS.

Interest	$4,139 04
Interest from bank deposits	63 96
Pass-books and initiation fees	15 00
Transferred from undivided profit fund	25 93
Total	$4,243 93

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,126 15
Dividends on mortgage loan credits	180 35
Reserve fund credit	176 87
Undivided profit credit	80 27
Salaries of officers and directors	618 80
All other expenses	61 49
Total	$4,243 93

Number of shares of stock in force	648
Capital subscribed and in force	$323,750 00
Number of stockholders	183
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	223
Par value of each share	$500 00
Number of borrowers	50
Plan of Association	Permanent

TWELFTH WARD BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incoroprated, June 29, 1883. **Authorized capital, $500,000.00.**

President, Charles T. Adam.
Address, 71 Juergens Ave.
Treasurer, George Hieber.
Address, 3110 Imperial St.

Secretary, Julius Tressel.
Address, 3803 Columbia Ave.
Attorney, Fred Closs.
Address, Provident Bank Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 31, 1917.

ASSETS.

Cash on hand	$1,542 43
Loans on mortgage security	130,380 00
Furniture and fixtures	50 00
Total	$131,972 43

LIABILITIES.

Running stock and dividends	$84,512 75
Credits on mortgage loans	30,043 74
Paid-up stock and dividends	8,092 38
Reserve fund	7,500 00
Undivided profit fund	1,823 56
Total	$131,972 43

RECEIPTS.

Dues on running stock	$30,980 58
Paid-up stock	1,000 00
Credits on mortgage loans	33,127 80
Loans on mortgage security repaid	25,300 00
Borrowed money	6,000 00
Insurance and taxes refunded by borrowers	3 60
Interest	7,571 93
Fines	6 46
Pass-books and initiation fees	9 25
Deposits in other building and loan associations withdrawn	4,000 00
Cash over	50
Total	$108,000 12
Cash on hand at close of last fiscal year	1,992 51
Total	$109,992 63

DISBURSEMENTS.

Loans on mortgage security	$32,100 00
Withdrawals of running stock and dividends	59,701 58
Borrowed money	11,000 00
Deposits in other building and loan associations	4,000 00
Insurance and taxes paid for borrowers	3 60
Dividends on paid-up stock	365 58
Interest on borrowed money	126 64
Salaries of officers and directors	961 50
Office help, rent and legal services	71 50
All other expenses	118 80
Cash short	1 00
Total	$108,450 20
Cash on hand	1,542 43
Total	$109,992 63

PROFIT AND LOSS—EARNINGS.

Interest	$7,506 99
Premium	64 94
Fines	6 46
Pass-books and initiation fees	9 25
Cash over	50
Total	$7,588 14

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,877 02
Dividends on mortgage loan credits	1,313 90
Dividends on paid-up stock	390 58
Reserve fund credit	612 16
Undivided profit credit	115 04
Interest on borrowed money	126 64
Salaries of officers and directors	961 50
Office help, rent and legal services	71 50
All other expenses	118 80
Cash short	1 00
Total	$7,588 14

Number of shares of stock in force	733
Capital subscribed and in force	$366,280 00
Number of stockholders	256
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	261
Par value of each share	$500 00
Number of borrowers	62
Plan of Association	Permanent

TWENTIETH CENTURY BUILDING AND LOAN COMPANY OF CINCINNATI.

Incorporated, March 1, 1901. **Authorized capital, $500,000.00.**

President, William L. Miller.
Address, 2115 Fulton Ave.
Treasurer, Richard J. Chatelier.
Address, 1521 Chapel St.

Secretary, John H. Linnemann.
Address, 1338 Chapel St.
Attorney, Sylvester Hickey.
Address, 57 Wiggins Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 19, 1918.

ASSETS.

Cash on hand	$307 12
Loans on mortgage security	21,750 00
Furniture and fixtures	45 00
Due from borrowers for insurance and taxes	60 50
Total	$22,162 62
Interest due and uncollected	$104 00

LIABILITIES.

Running stock and dividends	$11,382 94
Credits on mortgage loans	6,933 41
Deposits and accrued interest	678 30
Reserve fund	441 80
Undivided profit fund	626 17
Borrowed money and accrued interest	2,100 00
Total	$22,162 62
Interest due and uncollected	$104 00

RECEIPTS.

Dues on running stock	$5,436 18
Credits on mortgage loans	4,229 63
Borrowed money	3,575 00
Interest	1,295 86
Fines	5 80
Total	$14,542 47
Cash on hand at close of last fiscal year	551 61
Total	$15,094 08

DISBURSEMENTS.

Loans on mortgage security	$3,500 00
Withdrawals of running stock and dividends	5,380 80
Withdrawals of deposits	2,551 43
Borrowed money	2,875 00
Insurance and taxes paid for borrowers	60 50
Interest on deposits	108 77
Interest on borrowed money	136 97
Salaries of officers and directors	121 50
Office help, rent and legal services	27 00
All other expenses	24 99
Total	$14,786 96
Cash on hand	307 12
Total	$15,094 08

PROFIT AND LOSS—EARNINGS.

Interest	$1,295 86
Fines	5 80
Total	$1,301 66

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$521 21
Dividends on mortgage loan credits	279 24
Reserve fund credit	46 67
Undivided profit credit	86 34
Interest on deposits	57 74
Interest on borrowed money	136 97
Salaries of officers and directors	121 50
Office help, rent and legal services	27 00
All other expenses	24 99
Total	$1,301 66

Number of shares of stock in force	367
Capital subscribed and in force	$183,750 00
Number of stockholders	96
Number of depositors	3
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	43
Par value of each share	$500 00
Number of borrowers	17
Plan of Association	Permanent

TWENTY-FIRST WARD BUILDING AND LOAN COMPANY OF CINCINNATI.

Incorporated, April 24, 1895.

Authorized capital, $500,000.00.

President, O. H. Weitz.
Address, 2141 Storrs St.
Treasurer, D. Geeding.
Address, 3768 Liston Ave.

Secretary, J. J. Heidacker.
Address, 525 Hawthorne Ave.
Attorney, A. L. Tischbein.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 7, 1918.

ASSETS.

Cash on hand	$297 25
Loans on mortgage security	24,686 10
Loans on all other security	100 00
Total	$25,083 35
Interest due and uncollected	$53 16

LIABILITIES.

Running stock and dividends	$17,523 85
Deposits and accrued interest	3,897 09
Reserve fund	882 91
Undivided profit fund	175 00
Borrowed money and accrued interest	2,600 00
Bond account	4 50
Total	$25,083 35
Interest due and uncollected	$53 16

RECEIPTS.

Dues on running stock	$8,623 00
Deposits	2,978 64
Credits on mortgage loans	2,378 30
Loans on stock, certificates or pass-book security	50 00
Borrowed money	6,675 00
Insurance and taxes refunded by borrowers	50 00
Interest	1,594 27
Premium	128 05
Pass-books and initiation fees	3 25
Sale of bonds	54 50
Credit expense account	1 50
Total	$22,536 51
Cash on hand at close of last fiscal year	587 23
Total	$23,123 74

DISBURSEMENTS.

Loans on mortgage security	$3,400 00
Loans on all other security	100 00
Withdrawals of running stock and dividends	10,291 85
Withdrawals of deposits	4,092 74
Borrowed money	4,075 00
Interest on deposits	4 00
Interest on borrowed money	112 27
Salaries of officers and directors	546 00
All other expenses	154 63
Bonds purchased	50 00
Total	$22,826 49
Cash on hand	297 25
Total	$23,123 74

PROFIT AND LOSS—EARNINGS.

Interest	$1,594 27
Premium	128 05
Pass-books and initiation fees	3 25
Transferred from undivided profit fund	25 00
Credit to expense account	1 50
Total	$1,752 07

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$752 80
Dividends on mortgage loan credits	26 01
Reserve fund credit	47 01
Interest on deposits	113 35
Interest on borrowed money	112 27
Salaries of officers and directors	546 00
All other expenses	154 63
Total	$1,752 07

Number of shares of stock in force	463
Capital subscribed and in force	$231,500 00
Number of stockholders	108
Number of depositors	57
Rate per cent. interet charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	73
Par value of each share	$500 00
Number of borrowers	30
Plan of Association	Permanent

TWENTY-SECOND WARD LOAN AND DEPOSIT COMPANY OF CINCINNATI.

Incorporated, November 17, 1891. Authorized capital, $1,000,000.00.

President, Leo J. Oehler.
Address, 825 Academy Ave.
Treasurer, Chas. E. Roth.
Address, Rose Hill Ave., Avondale.

Secretary, Wm. G. Meiners.
Address, 608 Enright Ave.
Attorney, Frank J. Dorger.
Address, Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 26, 1917.

ASSETS.

Cash on hand	$783 26
Loans on mortgage security	35,940 94
Loans on stock, certificates or pass-book security	1,100 00
Bonds	200 00
Total	$38,024 20
Interest due and uncollected	$250 48

LIABILITIES.

Running stock and dividends	$33,128 63
Reserve fund	4,500 00
Undivided profit fund	145 57
Borrowed money and accrued interest	250 00
Total	$38,024 20
Interest due and uncollected	$250 48

RECEIPTS.

Dues on running stock	$12,977 75
Loans on mortgage security repaid	4,281 50
Loans on stock, certificates or pass-book security	1,925 00
Borrowed money	2,650 00
Interest	2,512 87
Fines	1 35
Pass-books and initiation fees	8 75
Other receipts in detail—interest on deposits	6 80
Total	$24,364 02
Cash on hand at close of last fiscal year	1,578 34
Total	$25,942 36

DISBURSEMENTS.

Loans on mortgage security	$2,750 00
Loans on stock, certificates or pass-book security	1,100 00
Withdrawals of running stock and dividends	17,847 95
Borrowed money	2,400 00
Interest on borrowed money	14 82
Salaries of officers and directors	750 45
Office help, rent and legal services	38 00
All other expenses	57 88
Bonds purchased	200 00
Total	$25,159 10
Cash on hand	783 26
Total	$25,942 36

PROFIT AND LOSS—EARNINGS.

Interest	$2,512 87
Interest on deposits	6 80
Fines	1 35
Pass-books and initiation fees	8 75
Total	$2,529 77

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,539 98
Dividends on mortgage loan credits	78 80
Undivided profit credit	49 84
Interest on borrowed money	14 82
Salaries of officers and directors	750 45
Office help, rent and legal services	38 00
All other expenses	57 88
Total	$2,529 77

Number of shares of stock in force	509
Capital subscribed and in force	$254,600 00
Number of stockholders	142
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	117
Par value of each share	$500 00
Number of borrowers	22
Plan of Association	Permanent

TWENTY-THIRD WARD BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, August 1, 1882. **Authorized capital, $1,000,000.00.**

President, Henry Stieneker.
Address, 2547 Talbot Ave.
Treasurer, Henry Reuter.
Address, 1148 Sherman Ave.

Secretary, John L. Dornette.
Address, 2546 Homestead Place.
Attorney, A. L. Herrlinger.
Address, Bell Block, 6th and Vine Sts.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 1, 1917.

ASSETS.

Cash on hand	$7,084 62
Loans on mortgage security	157,600 00
Total	$164,684 62

LIABILITIES.

Running stock and dividends	$134,553 31
Credits on mortgage loans	23,993 92
Reserve fund	5,867 11
Undivided profit fund	270 28
Total	$164,684 62

RECEIPTS.

Dues on running stock	$35,848 47
Credits on mortgage loans	17,210 09
Loans on mortgage security repaid	22,335 97
Borrowed money	10,250 00
Interest	9,477 06
Fines	74 35
Pass-books and initiation fees	11 50
Total	$95,207 44
Cash on hand at close of last fiscal year	16,928 12
Total	$112,135 56

DISBURSEMENTS.

Loans on mortgage security	$48,250 00
Withdrawals of running stock and dividends	45,478 54
Borrowed money	10,250 00
Interest on borrowed money	48 22
Salaries of officers and directors	871 00
Office help, rent and legal services	70 00
All other expenses	83 18
Total	$105,050 94
Cash on hand	7,084 62
Total	$112,135 56

PROFIT AND LOSS—EARNINGS.

Interest	$9,477 06
Fines	74 35
Pass-books and initiation fees	11 50
Transferred from undivided profit fund	66 47
Total	$9,629 38

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,770 26
Dividends on mortgage loan credits	1,104 83
Reserve fund credit	424 53
Undivided profit credit	257 36
Interest on borrowed money	48 22
Salaries of officers and directors	871 00
Office help, rent and legal services	70 00
All other expenses	83 18
Total	$9,629 38

Number of shares of stock in force	981
Capital subscribed and in force	$490,600 00
Number of stockholders	293
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	315
Par value of each share	$500 00
Number of borrowers	71
Plan of Association	Permanent

UNITY LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, March 18, 1888.

Authorized capital, $1,000,000.00.

President, John Diebold.
Addresss, c/o Heldman Clothing Co.
Treasurer, Frank Nagel.
Address, 55 East Clifton Ave.

Secretary, Isaac Sickels.
Address, 340 Northern Ave.
Attorney, Edwin J. Howard.
Address, Blymyer Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 26, 1917.

ASSETS.

Cash on hand	$9,960 07
Loans on mortgage security	65,900 00
Bonds—Liberty	2,000 00
Total	$77,860 07

LIABILITIES.

Running stock and dividends	$62,203 60
Credits on mortgage loans	11,686 95
Reserve fund	3,219 52
Undivided profit fund	750 00
Total	$77,860 07

RECEIPTS.

Dues on running stock	$35,001 50
Loans on mortgage security repaid	33,650 00
Borrowed money	3,600 00
Interest	4,361 51
Fines	17 40
Pass-books and initiation fees	6 75
Total	$76,637 16
Cash on hand at close of last fiscal year	6,330 50
Total	$82,967 66

DISBURSEMENTS.

Loans on mortgage security	$22,400 00
Withdrawals of running stock and dividends	44,270 55
Borrowed money	3,600 00
Interest on borrowed money	21 39
Salaries of officers and directors	715 65
Liberty bonds purchased	2,000 00
Total	$73,007 59
Cash on hand	9,960 07
Total	$82,967 66

PROFIT AND LOSS—EARNINGS.

Interest	$4,361 51
Fines	17 40
Pass-books and initiation fees	6 75
Total	$4,385 66

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,096 70
Reserve fund credit	301 92
Undivided profit credit	250 00
Interest on borrowed money	21 39
Salaries of officers and directors	715 65
Total	$4,385 66

Number of shares of stock in force	1,105
Capital subscribed and in force	$552,500 00
Number of stockholders	168
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	45
Par value of each share	$500 00
Number of borrowers	27
Plan of Association	Permanent

VENDOME BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, April 10, 1896. **Authorized capital, $1,000,000.00.**

President, Edward D. Jacob.
Address, 1730 Kinney Ave., Walnut Hills.
Treasurer, Thos. S. Burns.
Address, 442 E. Fifth St.

Secretary, Theo. Richter.
Address, Krollman Hotel, 512 Vine St.
Attorney, John H. Druffel.
Address, 3623 Shaw Ave., Hyde Park.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DCEMBER 29, 1917.

ASSETS.

Cash on hand	$859 48
Loans on mortgage security	40,163 25
Loans on stock, certificates or pass-book security	237 00
Total	$41,259 73
Interest due and uncollected	$191 70

LIABILITIES.

Running stock and dividends	$15,157 76
Credits on mortgage loans	14,915 52
Dividends	263 01
Deposits and accrued interest	3,738 89
Reserve fund	1,384 55
Borrowed money and accrued interest	5,800 00
Total	$41,259 73
Interest due and uncollected	$191 70

RECEIPTS.

Dues on running stock	$4,766 73
Deposits	315 00
Credits on mortgage loans	1,894 23
Loans on mortgage security repaid	10,025 37
Loans on stock, certificates or pass-book security	106 00
Borrowed money	8,000 00
Interest	1,904 09
Fines	5 70
Pass-books and initiation fees	4 00
Total	$27,021 12
Cash on hand at close of last fiscal year	674 50
Total	$27,695 62

DISBURSEMENTS.

Loans on mortgage security	$903 62
Loans on stock, certificates or pass-book security	85 00
Withdrawals of running stock and dividends	10,558 57
Withdrawals of deposits	1,702 19
Borrowed money	11,700 00
Dividends on running stock	536 50
Interest on deposits	198 60
Interest on borrowed money	483 03
Salaries of officers and directors	379 00
All other expenses	194 78
From contingent fund	94 85
Total	$26,836 14
Cash on hand	859 48
Total	$27,695 62

PROFIT AND LOSS—EARNINGS.

Interest	$1,904 09
Fines	5 70
Pass-books and initiation fees	4 00
Total	$1,913 79

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$527 29
Dividends on mortgage loan credits	35 10
Reserve fund credit	95 99
Interest on deposits	198 60
Interest on borrowed money	483 03
Salaries of officers and directors	379 00
All other expenses	194 78
Total	$1,913 79

Number of shares of stock in force	678
Capital subscribed and in force	$339,000 00
Number of stockholders	166
Number of depositors	15
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	89
Par value of each share	$500 00
Number of borrowers	21
Plan of Association	Permanent

VICTORIA BUILDING ASSOCIATION NO. 2

OF CINCINNATI.

Incorporated, October 5, 1879.

Authorized capital, $1,000,000.00.

President, Frank J. Dell.
Address, 2626 Eden Ave.
Treasurer, Wm. Peiffer.
Address, c/o Western German Bank.

Secretary, Chas. W. Dupuis.
Address, c/o Second National Bank.
Attorney, Carl G. Werner.
Address, Johnston Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 24, 1917.

ASSETS.

Cash on hand	$245 37
Loans on mortgage security	218,345 00
Furniture and fixtures	250 00
Bonds—U. S. Liberty loan	4,206 00
Total	$223,046 37

RECEIPTS.

Dues on running stock	$41,154 04
Credits on mortgage loans	4,930 87
Loans on mortgage security repaid	59,930 00
Borrowed money	60,000 00
Interest	12,436 21
Pass-books and initiation fees	11 75
Sale of bonds—U. S. Liberty loan	794 00
Total	$179,256 87
Cash on hand at close of last fiscal year	185 58
Total	$179,442 45

PROFIT AND LOSS—EARNINGS.

Interest	$12,436 21
Pass-books and initiation fees	11 75
Transferred from undivided profit fund	2,000 00
Total	$14,447 96

Number of shares of stock in force	790
Capital subscribed and in force	$394,850 00
Number of stockholders	272
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$164,852 32
Credits on mortgage loans	7,256 92
Reserve fund	20,000 00
Undivided profit fund	87 13
Borrowed money and accrued interest	30,850 00
Total	$223,046 37

DISBURSEMENTS.

Loans on mortgage security	$76,150 00
Withdrawals of running stock and dividends	49,841 52
Borrowed money	45,650 00
Dividend correction	16 05
Interest on borrowed money	890 33
Salaries of officers and directors	1,183 00
Office help, rent and legal services	267 00
All other expenses	198 18
Bonds purchased—U. S. Liberty loan	5,000 00
Error in cash	1 00
Total	$179,197 08
Cash on hand	245 37
Total	$179,442 45

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,692 48
Dividends on mortgage loan credits	360 76
Reserve fund credit	2,000 00
Undivided profit credit	1,717 16
Interest on borrowed money	890 33
Salaries of officers and directors	1,183 00
Office help, rent and legal services	267 00
All other expenses	198 18
Dividend correction	16 05
Error in cash	1 00
Furniture and fixtures	122 00
Total	$14,447 96

Number of shares loaned upon	65
Par value of each share	$500 00
Number of borrowers	87
Plan of Association	Permanent

VINE STREET CABLE LOAN AND BUILDING COMPANY

OF CINCINNATI.

Incorporated, December, 1886. Authorized capital, $1,000,000.00.

President, Edward A. Lindemann.
Address, c/o Foy Paint and Glass Co.
Treasurer, Otto H. Walke.
Address, N. W. cor. Fourteenth and Vine Sts.

Secretary, W. B. Fortlage.
Address, c/o Commercial Tribune.
Attorney, A. B. Roessler.
Address, Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 26, 1917.

ASSETS.

Cash on hand	$382 14
Loans on mortgage security	58,201 19
Furniture and fixtures	50 00
Real estate	3,539 70
Bonds—Second Liberty loan	1,000 00
Total	$63,173 03
Interest due and uncollected	$50 79

LIABILITIES.

Running stock and dividends	$59,645 96
Reserve fund	1,678 14
Undivided profit fund	1,357 93
Borrowed money and accrued interest	300 00
Payments, Liberty loan bonds	191 00
Total	$63,173 03
Interest due and uncollected	$50 79

RECEIPTS.

Dues on running stock	$21,816 10
Loans on mortgage security repaid	33,195 01
Borrowed money	7,300 00
Interest	4,119 46
Fines	41 30
Pass-books and initiation fees	11 00
Rents from company's real estate	30 00
Payments on Second Liberty loan	191 00
Total	$66,703 87
Cash on hand at close of last fiscal year	315 97
Total	$67,019 84

DISBURSEMENTS.

Loans on mortgage security	$26,000 00
Withdrawals of running stock and dividends	29,065 82
Borrowed money	9,450 00
Interest on borrowed money	82 47
Repairs on company's real estate	13 29
Taxes	58 14
Salaries of officers and directors	594 25
Office help, rent and legal services	52 00
All other expenses	125 23
Bonds—Second Liberty loan	1,000 00
Improvements on company's property	196 50
Total	$66,637 70
Cash on hand	382 14
Total	$67,019 84

PROFIT AND LOSS—EARNINGS.

Interest	$4,119 46
Fines	41 30
Pass-books and initiation fees	11 00
Rents from company's real estate,	30 00
Total	$4,201 76

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,771 20
Dividends on mortgage loan credits	137 55
Reserve fund credit	163 81
Undivided profit credit	203 82
Interest on borrowed money	82 47
Salaries of officers and directors	594 25
Office help, rent and legal services	52 00
All other expenses	125 23
Taxes	58 14
Repairs on company's real estate	13 29
Total	$4,201 76

Number of shares of stock in force	980
Capital subscribed and in force	$490,000 00
Number of stockholders	245
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	159
Par value of each share	$500 00
Number of borrowers	38
Plan of Association	Permanent

VOLUNTEER LOAN AND BUILDING COMPANY
OF CINCINNATI.

Incorporated, May 14, 1887.

Authorized capital, $1,000,000.00.

President, Conrad Groth.
Address, 2616 Linden St.
Treasurer, Carll Schall.
Address, 3945 Forest Ave., Norwood.

Secretary, Jacob Sand.
Address, 2573 Trevor Place.
Attorney, Dennis J. Ryan.
Address, 417 Provident Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 10, 1918.

ASSETS.

Cash on hand	$131 00
Loans on mortgage security	158,403 77
Liberty bonds, first issue	550 00
Thrift stamps	25 00
Total	$159,109 77

LIABILITIES.

Running stock and dividends	$125,261 88
Paid-up stock and dividends	26,273 65
Reserve fund	3,799 84
Undivided profit fund	174 40
Borrowed money and accrued interest	3,600 00
Total	$159,109 77

RECEIPTS.

Dues on running stock	$38,572 67
Paid-up stock	3,600 00
Loans on mortgage security repaid	33,190 24
Borrowed money	17,125 00
Insurance and taxes refunded by borrowers	97 56
Interest	10,118 31
Fines	64 10
Pass-books and initiation fees	18 00
Liberty bonds, first issue	450 00
Total	$103,235 88
Cash on hand at close of last fiscal year	2,247 45
Total	$105,483 33

DISBURSEMENTS.

Loans on mortgage security	$47,258 95
Withdrawals of running stock and dividends	33,978 85
Withdrawals of paid-up stock	6,100 00
Borrowed money	13,525 00
Insurance and taxes paid for borrowers	97 56
Dividends on paid-up stock	1,585 40
Interest on borrowed money	289 52
Salaries of officers and directors	1,275 00
Office help, rent and legal services	102 00
All other expenses	115 05
Liberty bonds, first issue	1,000 00
Thrift stamps	25 00
Total	$105,352 33
Cash on hand	131 00
Total	$105,483 33

PROFIT AND LOSS—EARNINGS.

Interest	$10,118 31
Fines	64 10
Pass-books and initiation fees	18 00
Transferred from undivided profit fund	53 72
Total	$10,254 13

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,056 20
Dividends on mortgage loan credits	189 00
Dividends on paid-up stock	1,599 20
Reserve fund credit	460 65
Undivided profit credit	167 51
Interest on borrowed money	289 52
Salaries of officers and directors	1,275 00
Office help, rent and legal services	102 00
All other expenses	115 05
Total	$10,254 13

Number of shares of stock in force	1,500
Capital subscribed and in force	$750,000 00
Number of stockholders	434
Rate per cent. interest charged	6.2
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	378
Par value of each share	$500 00
Number of borrowers	108
Plan of Association	Permanent

WALNUT HILLS SAVINGS AND LOAN COMPANY

OF CINCINNATI.

Incorporated, November 24, 1886. Authorized capital, $1,000,000.00.

President, J. E. Q. Maddox.
Address, 920 Foraker Avenue.
Treasurer, Joseph A. Jones.
Address, 2315 Upland Place.

Secretary, H. A. Winans.
Address, 2527 Ashland Avenue.
Attorney, Oscar W. Kuhn.
Address, Union Trust Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 27, 1917.

ASSETS.

Cash on hand	$6,413 69
Loans on mortgage security	237,550 00
Loans on stock, certificates or pass-book security	11,728 00
Real estate sold on contract	3,400 00
Bonds—U. S. Liberty	15,000 00
Total	$274,091 69
Interest due and uncollected	$220 78

LIABILITIES.

Running stock and dividends	$198,246 55
Credits on mortgage loans	50,517 50
Credits on real estate sold on contract	651 00
Reserve fund	11,930 00
Undivided profit fund	237 64
Borrowed money and accrued interest	8,500 00
Due subscribers to U. S. Liberty bonds	4,009 00
Total	$274,091 69
Interest due and uncollected	$220 78

RECEIPTS.

Dues on running stock	$70,464 50
Credits on mortgage loans	16,410 00
Loans on mortgage security repaid	48,400 00
Loans on stock, certificates or pass-book security	17,367 00
Borrowed money	14,300 00
Real estate sold on contract	364 00
Insurance and taxes refunded by borrowers	86 43
Interest	15,590 75
Premium	40 00
Fines	55 85
Transfer fees	6 00
Pass-books and initiation fees	16 25
Dues on U. S. Liberto bond subscriptions	4,029 00
Total	$187,129 78
Cash on hand at close of last fiscal year	732 34
Total	$187,862 12

DISBURSEMENTS.

Loans on mortgage security	$44,500 00
Loans on stock, certificates or pass-book security	23,433 00
Withdrawals of running stock and dividends	84,179 15
Borrowed money	12,400 00
Interest on borrowed money	230 61
Salaries of officers and directors	1,337 00
Office help, rent and legal services	241 75
All other expenses	106 92
Bonds purchased	15,000 00
Withdrawal U. S. Bond dues	20 00
Total	$181,448 43
Cash on hand	6,413 69
Total	$187,862 12

PROFIT AND LOSS—EARNINGS.

Interest	$15,590 75
Premium	40 00
Fines	55 85
Transfer fees	6 00
Pass-books and initiation fees	16 25
Total	$15,708 85

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$10,396 50
Dividends on mortgage loan credits	2,604 45
Reserve fund credit	700 00
Undivided profit credit	91 62
Interest on borrowed money	230 61
Salaries of officers and directors	1,337 00
Office help, rent and legal services	241 75
All other expenses	106 92
Total	$15,708 85

Number of shares of stock in force	1,816
Capital subscribed and in force	$908,000 00
Number of stockholders	431
Rate per cent. interest charged	6 6-25
Rate per cent. dividend declared to running and paid-up stock	5.90

Number of shares loaned upon	488
Par value of each share	$500 00
Number of borrowers	85
Rate per cent. premium charged	$1.00 per share borrowers only
Plan of Association	Permanent

WARSAW AVENUE SAVINGS AND LOAN COMPANY
OF CINCINNATI.

Incorporated, January 12, 1893.

Authorized capital, $500,000.00.

President, F. H. Walter.
Address, 3114 Warsaw Ave.
Treasurer, J. G. Janszen.
Address, 916 Grand Ave.

Secretary, Edw. A. Winter.
Address, 1209 First National Bank Bldg.
Attorney, Edwin J. Howard.
Address, Elymyer Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 1, 1918.

ASSETS.

Cash on hand	$424 96
Loans on mortgage security	49,151 25
Total	$49,576 21

LIABILITIES.

Running stock and dividends	$33,221 34
Credits on mortgage loans	8,393 60
Deposits and accrued interest	2,140 00
Reserve fund	2,550 00
Undivided profit fund	371 27
Borrowed money and accrued interest	2,900 00
Total	$49,576 21

RECEIPTS.

Dues on running stock	$19,910 05
Loans on mortgage security repaid	8,898 75
Borrowed money	5,950 00
Insurance and taxes refunded by borrowers	8 80
Interest	3,024 92
Fines	3 65
Pass-books and initiation fees	6 25
Total	$37,802 42
Cash on hand at close of last fiscal year	868 44
Total	$38,670 86

DISBURSEMENTS.

Loans on mortgage security	$6,005 00
Withdrawals of running stock and dividends	21,467 78
Borrowed money	9,650 00
Interest on borrowed money	322 52
Salaries of officers and directors	524 60
All other expenses	276 00
Total	$38,245 90
Cash on hand	424 96
Total	$38,670 86

PROFIT AND LOSS—EARNINGS.

Interest	$3,024 92
Fines	3 65
Pass-books and initiation fees	6 25
Transferred from undivided profit fund	31 89
Total	$3,066 71

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,771 72
Reserve fund credit	144 21
Undivided profit credit	27 66
Interest on borrowed money	322 52
Salaries of officers and directors	524 60
All other expenses	276 00
Total	$3,066 71

Number of shares of stock in force	816
Capital subscribed and in force	$408,000 00
Number of stockholders	248
Number of depositors	7
Rate per cent. interest charged	5 and 6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4½

Number of shares loaned upon	92
Par value of each share	$500 00
Number of borrowers	27
Plan of Association	Permanent

WEST CINCINNATI BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, February 2, 1916. Authorized capital, $1,000,000.00.

President, Louis C. Schueler.
Address, 2326 Harrison Avenue.
Treasurer, John A. Pentland.
Address, 209 Commercial-Tribune Bldg.

Secretary, E. R. Schmitz.
Address, 2626 Fenton Avenue.
Attorney, Geo. A. Dornette.
Address, 401 Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 26, 1917.

ASSETS.

Cash on hand	$461 42
Loans on mortgage security	30,107 75
Loans on stock, certificates or pass-book security	50 00
Furniture and fixtures	90 00
Total	$30,709 17

LIABILITIES.

Running stock and dividends	$24,721 26
Credits on mortgage loans	1,716 45
Reserve fund	100 00
Undivided profit fund	71 46
Borrowed money and accrued interest	4,100 00
Total	$30,709 17

RECEIPTS.

Dues on running stock	$23,762 60
Credits on mortgage loans	1,694 75
Borrowed money	6,907 00
Interest	1,268 03
Fines	2 50
Pass-books and initiation fees	21 00
Deposits in other building and loan associations withdrawn	4,000 00
Total	$37,655 88
Cash on hand at close of last fiscal year	2,365 33
Total	$40,021 21

DISBURSEMENTS.

Loans on mortgage security	$19,856 25
Loans on stock, certificates or pass-book security	50 00
Withdrawals of running stock and dividends	12,489 78
Borrowed money	2,807 00
Deposits in other building and loan associations	4,000 00
Interest on borrowed money	55 70
Salaries of officers and directors	265 00
All other expenses	36 06
Total	$39,559 79
Cash on hand	461 4
Total	$40,021 21

PROFIT AND LOSS—EARNINGS.

Interest	$1,268 03
Fines	2 50
Pass-books and initiation fees	21 00
Total	$1,291 53

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$751 94
Dividends on mortgage loan credits	21 70
Reserve fund credit	80 60
Undivided profit credit	65 53
Interest on borrowed money	55 70
Salaries of officers and directors	265 00
All other expenses	36 06
Furniture and fixtures	15 00
Total	$1,291 53

Number of shares of stock in force	905
Capital subscribed and in force	$452,550 00
Number of stockholders	252
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½

Number of shares loaned upon	61
Par value of each share	$500 00
Number of borrowers	15
Plan of Association	Permanent

WESTERN AVENUE BUILDING ASSOCIATION
OF CINCINNATI.

Incorporated, May 9, 1879. Authorized capital, $2,500,000.00.

President, Geo. F. Bramsche.
Address, 2016 Wayland Ave., Norwood.
Treasurer, Henry Vonfange.
Address, 1743 Fairmount Ave.

Secretary, Charles Holzhalb.
Address, 1611 Dudley St.
Attorney, A. L. Herlinger.
Address, Bell Block.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 29, 1918.

ASSETS.

Cash on hand	$7,844 23
Loans on mortgage security	116,400 00
Bonds	350 00
Total	$124,594 23
Interest due and uncollected	$52 65

LIABILITIES.

Running stock and dividends	$86,837 15
Credits on mortgage loans	20,073 05
Paid-up stock and dividends	3,075 00
Reserve fund	5,425 23
Undivided profit fund	895 80
Borrowed money and accrued interest	8,000 00
Payments on Liberty bonds	288 00
Total	$124,594 23
Interest due and uncollected	$52 65

RECEIPTS.

Dues on running stock	$26,358 43
Paid-up stock	1,500 00
Loans on mortgage security repaid	32,750 00
Borrowed money	12,000 00
Insurance and taxes refunded by borrowers	3 20
Interest	6,542 45
Fines	27 30
Pass-books and initiation fees	13 75
Sale of bonds	4,938 00
War savings stamps	132 60
Total	$84,265 73
Cash on hand at close of last fiscal year	13,940 70
Total	$98,206 43

DISBURSEMENTS.

Loans on mortgage security	$47,500 00
Withdrawals of running stock and dividends	31,810 99
Withdrawals of paid-up stock	500 00
Borrowed money	4,000 00
Insurance and taxes paid for borrowers	3 20
Dividends on paid-up stock	115 50
Interest on borrowed money	161 66
Salaries of officers and directors	897 00
Office help, rent and legal services	136 00
All other expenses	105 25
Bonds purchased	5,000 00
War savings stamps	132 60
Total	$90,362 20
Cash on hand	7,844 23
Total	$98,206 43

PROFIT AND LOSS—EARNINGS.

Interest	$6,542 45
Fines	27 30
Pass-books and initiation fees	13 75
Transferred from undivided profit fund	85 30
Total	$6,668 80

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,927 60
Dividends on mortgage loan credits	851 50
Dividends on paid-up stock	140 50
Reserve fund credit	264 19
Undivided profit credit	185 10
Interest on borrowed money	161 66
Salaries of officers and directors	897 00
Office help, rent and legal services	136 00
All other expenses	105 25
Total	$6,668 80

Number of shares of stock in force	808
Capital subscribed and in force	$403,900 00
Number of stockholders	248
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	233
Par value of each share	$500 00
—umber of borrowers	40
Plan of Assuciation	Permanen

WESTERN HILLS BUILDING, SAVINGS AND LOAN COMPANY OF CINCINNATI.

Incorporated, June 2, 1883. Authorized capital, $2,000,000.00.

President, E. M. Pattison.
Address, Grand and Warsaw Aves.
Treasurer, Geo. M. Caren.
Address, Ring Place.

Secretary, B. R. Hathaway.
Address, 3447 Price Ave.
Attorney, David Lorbach.
Address, First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 16, 1917.

ASSETS.

Cash on hand	$6,254 38
Loans on mortgage security	310,533 88
Loans on stock, certificates or pass-book security	375 00
Furniture and fixtures	171 00
Due from borrowers for insurance and taxes	115 16
Bonds—Liberty loan	707 00
Total	$318,156 42
Interest due and uncollected	$115 16

LIABILITIES.

Running stock and dividends	$306,530 20
Reserve fund	9,772 00
Undivided profit fund	1,851 22
Loan expense	3 00
Total	$318,156 42
Interest due and uncollected	$115 16

RECEIPTS.

Dues on running stock	$87,445 50
Loans on mortgage security repaid	64,798 78
Loans on stock, certificates or pass-book security	1,000 00
Borrowed money	57,400 00
Dividends credited profit and loss	2 56
Dividends repaid	45 82
Insurance and taxes refunded by borrowers	23 50
Interest	16,148 52
Premium	231 10
Fines	97 99
Pass-books and initiation fees	29 25
Other receipts in detail, loan expense	543 65
Liberty loan bond account	293 00
Over and short	12 00
Total	$228,071 67
Cash on hand at close of last fiscal year	9,679 60
Total	$237,751 27

DISBURSEMENTS.

Loans on mortgage security	$73,182 66
Loans on stock, certificates or pass-book security	1,075 00
Withdrawals of running stock and dividends	95,175 81
Borrowed money	57,400 00
Insurance and taxes paid for borrowers	46 15
Difference in dividend. P. & L.	3 77
Interest on deposits, refunded	41 51
Interest on borrowed money	811 38
Premium refunded	72
Taxes	3 58
Salaries of officers and directors	1,405 16
Office help, rent and legal services	244 50
All other expenses	548 34
Over and short	17 66
Loan expenses	540 65
Liberty loan bond account	1,000 00
Total	$231,496 89
Cash on hand	6,254 38
Total	$237,751 27

PROFIT AND LOSS—EARNINGS.

Interest	$16,107 01
Premium	230 38
Fines	97 99
Pass-books and initiation fees	29 25
Transferred from undivided profit fund	46 17
Over and short	4 27
Total	$16,515 07

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$12,590 12
Reserve fund credit	672 00
Undivided profit credit	219 85
Interest on borrowed money	811 38
Salaries of officers and directors	1,405 16
Office help, rent and legal services	244 50
All other expenses	549 55
Taxes	3 58
Furniture and fixtures	9 00
Over and short	9 93
Total	$16,515 07

Number of shares of stock in force	3,362
Capital subscribed and in force	$1,681,000 00
Number of stockholders	631
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	523
Par value of each share	$500 00
Number of borrowers	137
Plan of Association	Permanent

WESTLICHER STERN LOAN AND BUILDING ASSOCIATION COMPANY

OF CINCINNATI.

Incorporated, December 28, 1875.

Authorized capital, $2,500,000.00.

President, Henry Rotert.
Address, 1066 Wade St.
Treasurer, John H. Meyer, Sr.
Address, 1087 Wilstach St.

Secretary, John H. Meyer, Jr.
Address, 1096 Wade St.
Attorney, Frank J. Dorger.
Address, 501 Gwynne Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 8, 1918.

ASSETS.

Cash on hand	$1,704 74
Loans on mortgage security	153,850 00
Bonds	700 00
Total	$156,254 74
Interest due and uncollected	$128 73

LIABILITIES.

Running stock and dividends	$110,324 11
Credits on mortgage loans	36,731 76
Reserve fund	6,200 00
Undivided profit fund	1,498 87
Borrowed money and accrued interest	1,500 00
Total	$156,254 74
Interest due and uncollected	$128 73

RECEIPTS.

Dues on running stock	$22,453 21
Credits on mortgage loans	619 25
Loans on mortgage security repaid	25,600 00
Borrowed money	18,800 00
Interest	7,200 03
Fines	64 50
Transfer fees	1 00
Pass-books and initiation fees	14 50
Sale of bonds	300 00
Total	$75,052 49
Cash on hand at close of last fiscal year	484 25
Total	$75,536 74

DISBURSEMENTS.

Loans on mortgage security	$38,975 00
Withdrawals of running stock and dividends	13,815 88
Borrowed money	18,800 00
Interest on borrowed money	204 05
Salaries of officers and directors	928 50
All other expenses	108 57
Bonds purchased	1,000 00
Total	$73,832 00
Cash on hand	1,704 74
Total	$75,536 74

PROFIT AND LOSS—Earnings.

Interest	$7,200 03
Fines	64 50
Transfer fees	1 00
Pass-books and initiation fees	14 50
Total	$7,280 03

PROFIT AND LOSS—Distribution.

Dividends on running stock	$4,898 58
Dividends on mortgage loan credits	263 11
Reserve fund credit	544 50
Undivided profit credit	332 72
Interest on borrowed money	204 05
Salaries of officers and directors	928 50
All other expenses	108 57
Total	$7,280 03

Number of shares of stock in force	800
Capital subscribed and in force	$399,850 00
Number of stockholders	259
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	308
Par value of each share	$500 00
Number of borrowers	62
Plan of Association	Permanent

WEST PRICE HILL BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated February 8, 1910. Authorized capital, $1,000,000.00.

President, John Cook.
Address, Trenton Ave.
Treasurer, G. M. Scherz.
Address, Carnation and Hermosa.

Secretary, Charles J. Rentz.
Address, Foley and Fisher Aves.
Attorneys, Roebling & Ratterman.
Address, 4th and Main Sts.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 23, 1918.

ASSETS

Cash on hand	$245 47
Loans on mortgage security	34,319 63
Loans on stock, certificates or pass-book security	565 00
Furniture and fixtures	100 00
Bonds	318 00
Total	$35,548 10

LIABILITIES

Running stock and dividends	$27,487 63
Deposits and accrued interest	2,100 00
Reserve fund	635 23
Undivided profit fund	325 24
Borrowed money and accrued interest	5,000 00
Total	$35,548 10

RECEIPTS

Dues on running stock	$14,258 50
Deposits	1,200 00
Credits on mortgage loans	2,592 50
Loans on mortgage security repaid	4,414 33
Loans on stock certificates or pass-book security	305 00
Borrowed money	11,550 00
Interest	2,155 17
Pass-books and initiation fees	9 75
Sale of bonds	30 00
Total	$36,515 25
Cash on hand at close of last fiscal year	2,420 72
Total	$38,935 97

DISBURSEMENTS

Loans on mortgage security	$11,850 00
Loans on stock, certificates or pass-book security	400 00
Withdrawals of running stock and dividends	15,675 59
Withdrawals of deposits	3,150 00
Borrowed money	6,550 00
Interest on deposits	161 31
Interest on borrowed money	162 46
Taxes	1 56
Salaries of officers and directors	314 00
Office help, rent and legal services	5 00
All other expenses	72 58
Bonds purchased	348 00
Total	$38,690 50
Cash on hand	245 47
Total	$38,935 97

PROFIT AND LOSS—EARNINGS

Interest	$2,155 17
Fines	11 80
Pass-books and initiation fees	9 75
Total	$2,176 72

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$1,198 64
Dividends on mortgage loan credits	50 31
Reserve fund credit	148 97
Interest on deposits	161 31
Interest on borrowed money	224 35
Salaries of officers and directors	314 00
Office help, rent and legal services	5 00
All other expenses	72 58
Taxes	1 56
Total	$2,176 72

Number of shares of stock in force	741
Capital subscribed and in force	$370,500 00
Number of stockholders	179
Number of depositors	5
Rate per cent. interest charged	6
Rate per cent dividend declared to running and paid-up stock	5
Rate per cent interest paid on deposits	4½

Number of shares loaned upon	90
Par value of each share	$500 00
Number of borrowers	24
Plan of Association	Terminating

WESTWOOD HOMESTEAD COMPANY

OF CINCINNATI.

Incorporated, September 18, 1883.

Authorized capital, $1,500,000.00.

President, George H. Morris.
Address, 2846 Harrison Ave.
Treasurer, Henry Shaffer.
Address, 2860 Harrison Ave.

Secretary, Chas. F. Giesenberg.
Address, 3499 Boudinot Ave.
Attorney, John H. Marckworth.
Address, 4th National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 29, 1917.

ASSETS.

Cash on hand	$38,162 88
Loans on mortgage security	237,950 20
Loans on stock, certificates or pass-book security	800 00
Bonds	4,450 00
Total	$281,363 08
Interest due and uncollected	$251 43

LIABILITIES.

Running stock and dividends	$247,500 33
Reserve fund	30,000 00
Undivided profit fund	3,862 75
Total	$281,363 08
Interest due and uncollected	$251 43

RECEIPTS.

Dues on running stock	$124,400 00
Loans on mortgage security repaid	55,687 30
Loans on stock, certificates or pass-book security	3,849 00
Interest	13,184 36
Premium	2,267 51
Fines	132 50
Transfer fees	30 00
Pass-books and initiation fees	329 25
Sale of bonds	5,550 00
Other receipts in detail—attorney fee refunded	10 00
Total	$205,439 92
Cash on hand at close of last fiscal year	51,349 93
Total	$256,789 85

DISBURSEMENTS.

Loans on mortgage security	$106,556 97
Loans on stock, certificates or pass-book security	3,960 00
Withdrawals of running stock and dividends	95,746 16
Salaries of officers and directors	1,480 00
Office help, rent and legal services	427 10
All other expenses	456 74
Bonds purchased	10,000 00
Total	$218,626 97
Cash on hand	38,162 88
Total	$256,789 85

PROFIT AND LOSS—Earnings.

Interest	$13,184 36
Premium	2,267 51
Fines	132 50
Transfer fees	30 00
Pass-books and initiation fees	329 25
Attorney fees refunded	10 00
Total	$15,953 62

PROFIT AND LOSS—Distribution.

Dividends on running stock	$11,000 65
Dividends on mortgage loan credits	711 13
Undivided profit credit	1,878 00
Salaries of officers and directors	1,480 00
Office help, rent and legal services	427 10
All other expenses	456 74
Total	$15,953 62

Number of shares of stock in force	2,418
Capital subscribed and in force	$1,209,000 00
Number of stockholders	703
Rate per cent. interest charged	5
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	680
Par value of each share	$500 00
Number of borrowers	155
Rate per cent. premium charged	12/25
Plan of Association	Permanent

WINTON GERMAN SAVINGS AND LOAN ASSOCIATION OF CINCINNATI.

Incorporated July, 1909.

Authorized capital, $1,000,000.00.

President, Frank Wolf.
Address, Winton Place.
Treasurer, Frank R. Butz.
Address, Mitchell and Lothair Aves.

Secretary, Wm. M. Senft.
Address, 4520 Circle Ave., Winton Place.
Attorney, W. M. Yeatman.
Address, Winton Place.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 10, 1917.

ASSETS.

Cash on hand	$5,390 13
Loans on mortgage security	64,763 68
Furniture and fixtures	284 75
Bonds—Liberty loan	2,000 00
Total	$72,438 56

LIABILITIES.

Running stock and dividends	$51,104 98
Deposits and accrued interest—Special	11,577 48
Deposits—Certificates	7,467 56
Reserve fund	1,326 54
Undivided profit fund	950 00
Appraisement fees	12 00
Total	$72,438 56

RECEIPTS.

Dues on running stock	$36,059 24
Deposits—Special	7,396 39
Deposits—Certificates	3,373 01
Loans on mortgage security repaid	19,651 75
Borrowed money	12,700 00
Interest	4,153 97
Fines	10 40
Pass-books and initiation fees	27 25
Over cash	4 50
Appraisement fees	30 00
Total	$83,406 51
Cash on hand at close of last fiscal year	553 64
Total	$83,960 15

DISBURSEMENTS.

Loans on mortgage security	$23,494 55
Withdrawals of running stock and dividends	26,825 74
Withdrawals of certificate deposits	1,944 27
Withdrawals of special deposits	3,989 42
Borrowed money	18,900 00
Interest on deposits—Certificates	364 03
Interest on borrowed money	161 77
Appraisement fees	39 00
Taxes	3 58
Salaries of officers and directors	520 00
Office help, rent and legal services	72 00
All other expenses	244 91
Liberty loan bonds	2,000 00
Furniture and fixtures	10 75
Total	$78,570 02
Cash on hand	5,390 13
Total	$83,960 15

PROFIT AND LOSS—EARNINGS.

Interest	$4,153 97
Fines	10 40
Pass-books and initiation fees	27 25
Over cash	4 50
Total	$4,196 12

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,005 10
Reserve fund credit	291 68
Undivided profit credit	150 00
Interest on deposits—Special	333 05
Interest on borrowed money	161 77
Salaries of officers and directors	520 00
Office help, rent and legal services	72 00
All other expenses	244 91
Taxes	3 58
Interest on certificate deposits	364 03
Reduction on fixtures	50 00
Total	$4,196 12

Number of shares of stock in force	1,116
Capital subscribed and in force	$558,000 00
Number of stockholders	226
Number of depositors	263
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 4½

Number of shares loaned upon	161
Par value of each share	$500 00
Number of borrowers	37
Plan of Association	Permanent

WINTON PLACE BUILDING AND LOAN COMPANY

OF CINCINNATI.

Incorporated, January 27, 1887.

Authorized capital, $1,000,000.00.

President, William Hembrock.
Address, 4431 Station Ave.
Treasurer, George S. McElfresh.
Address, 4726 Winton Road.

Secretary, Charles P. McElfresh.
Address, 756 Froome Ave.
Attorney, Charles P. McElfresh.
Address, Atlas Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,597 09
Loans on mortgage security	119,624 14
Loans on stock, certificates or pass-book security	50 00
Due from borrowers for insurance and taxes	101 48
Bonds	549 58
Total	$122,922 29

LIABILITIES.

Running stock and dividends	$70,780 63
Paid-up stock and dividends	46,786 02
Reserve fund	3,341 72
Undivided profit fund	2,006 72
Appraisers' fees not paid out	7 20
Total	$122,922 29

RECEIPTS.

Dues on running stock	$34,163 00
Paid-up stock	18,350 00
Credits on mortgage loans	10,014 50
Loans on mortgage security repaid	13,604 53
Loans on stock, certificates or pass-book security	770 00
Borrowed money	30,900 00
Insurance and taxes refunded by borrowers	39 87
Interest	7,026 65
Premium	52 60
Fines	60
Pass-books and initiation fees	56 60
Attorney and appraiser's fees paid in	131 95
Total	$115,110 30
Cash on hand at close of last fiscal year	8 79
Total	$115,119 09

DISBURSEMENTS.

Loans on mortgage security	$38,068 82
Loans on stock, certificates or pass-book security	70 00
Withdrawals of running stock and dividends	34,944 29
Withdrawals of paid-up stock	2,200 00
Borrowed money	33,900 00
Insurance and taxes paid for borrowers	39 87
Dividends on paid-up stock	1,603 20
Interest on borrowed money	106 48
Salaries of officers and directors	662 50
Office help, rent and legal services	135 50
All other expenses	118 21
Bonds purchased	549 58
Attorney and appraiser's fees paid	123 55
Total	$112,522 00
Cash on hand	2,597 09
Total	$115,119 09

PROFIT AND LOSS—EARNINGS.

Interest	$7,026 65
Premium	52 60
Fines	60
Pass-books and initiation fees	56 60
Total	$7,136 45

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,971 18
Dividends on mortgage loan credits	184 94
Dividends on paid-up stock	1,969 17
Reserve fund credit	331 68
Undivided profit credit	656 79
Interest on borrowed money	106 48
Salaries of officers and directors	662 50
Office help, rent and legal services	135 50
All other expenses	118 21
Total	$7,136 45

Number of shares of stock in force	1,758
Capital subscribed and in force	$879,200 00
Number of stockholders	330
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	344
Par value of each share	$500 00
Number of borrowers	78
Plan of Association	Permanent

WOODBURN AVENUE LOAN AND BUILDING COMPANY OF CINCINNATI.

Incorporated, February 16, 1888.

Authorized capital, $2,000,000.00.

President, John Eger.
Address, 1812 Fairfax Ave.
Treasurer, W. Linn De Beck.
Address, First National Bank.

Secretary, Alex. J. Baker.
Address, 3042 Cleinview Ave.
Attorney, John Schwaab.
Address, Second National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 5, 1918.

ASSETS

Cash on hand	$942 82
Loans on mortgage security	166,139 86
Due from borrowers for insurance and taxes	51 00
Bonds	2,250 00
Total	$169,383 68
Interest due and uncollected	$279 81

LIABILITIES

Running stock and dividends	$128,458 85
Paid-up stock and dividends	11,275 00
Deposits and accrued interest	16,160 00
Reserve fund	5,346 89
Undivided profit fund	1,567 94
Borrowed money and accrued interest	6,575 00
Total	$169,383 68
Interest due and uncollected	$279 81

RECEIPTS

Dues on running stock	$40,694 00
Loans on mortgage security repaid	38,931 95
Borrowed money	18,650 00
Interest	10,602 47
Premium	420 89
Fines	13 11
Pass-books and initiation fees	16 50
Sale of bonds	250 00
Total	$109,578 92
Cash on hand at close of last fiscal year	9,042 43
Total	$118,621 35

DISBURSEMENTS

Loans on mortgage security	$44,950 00
Withdrawals of running stock and dividends	50,850 22
Withdrawals of deposits	4,075 00
Borrowed money	12,075 00
Dividends on paid-up stock	605 00
Interest on deposits	974 77
Interest on borrowed money	173 75
Salaries of officers and directors	1,150 50
Office help, rent and legal services	104 00
All other expenses	220 29
Bonds purchased	2,500 00
Total	$117,678 53
Cash on hand	942 82
Total	$118,621 35

PROFIT AND LOSS—EARNINGS

Interest	$10,602 47
Premium	420 89
Fines	13 11
Pass-books and initiation fees	16 50
Total	$11,052 97

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,901 53
Dividends on mortgage loan credits	235 15
Dividends on paid-up stock	550 00
Reserve fund credit	434 65
Undivided profit credit	1,261 51
Interest on deposits	974 77
Interest on borrowed money	173 75
Salaries of officers and directors	1,150 50
Office help rent and legal services	104 00
All other expenses	220 29
Furniture and fixtures	46 82
Total	$11,052 97

Number of shares of stock in force	2,142
Capital subscribed and in force	$1,071,000 00
Number of stockholders	396
Number of depositors	27
Rate per cent interest charged	6½
Rate per cent dividend declared to running and paid-up stock	5
Rate per cent interest paid on deposits	5

Number of shares loaned upon	424
Par value of each share	$500 00
Number of borrowers	87
Rate per cent premium charged	½
Plan of Association	Permanent

WORKINGMEN'S BUILDING AND SAVING COMPANY
OF CINCINNATI.

Incorporated, April, 1882.

Authorized capital, $1,000,000.00.

President, James T. Smith.
Address, 1787 Weber St., Station A.
Treasurer, Chas. H. Dhonan.
Address, 1608 Hoffner St.

Secretary, Dr. C. A. Schuhardt.
Address, 691 N. Crescent Ave., Avondale.
Attorney, C. J. McDiarmid.
Address, 608 Traction Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 24, 1918.

ASSETS.

Cash on hand	$90 26
Loans on mortgage security	$106,000 00
Real estate sold on contract	2,746 90
Due from borrowers for insurance and taxes	96 99
Government Liberty bonds	2,100 00
Government thrift stamps	15 00
Total	$111,049 15
Interest due and uncollected	$59 13

LIABILITIES.

Running stock and dividends	$71,295 67
Credits on mortgage loans	22,312 04
Credits on real estate sold on contract	1,159 32
Reserve fund	5,545 00
Undivided profit fund	387 12
Borrowed money and accrued interest	7,250 00
Due borrowers on unfinished buildings	3,100 00
Total	$111,049 15
Interest due and uncollected	$59 13

RECEIPTS.

Dues on running stock	$26,418 43
Credits on mortgage loans	8,112 21
Loans on mortgage security repaid	9,415 35
Unfinished building account	3,100 00
Borrowed money	9,975 00
Real estate sold on contract	125 00
Insurance and taxes refunded by borrowers	50 43
Interest	4,743 41
Fines	33 20
Pass-books and initiation fees	11 75
Government Liberty bonds	900 00
Government Thrift stamps	10 00
Total	$62,894 78
Cash on hand at close of last fiscal year	1,837 74
Total	$64,732 52

DISBURSEMENTS.

Loans on mortgage security	$29,300 00
Unfinished building account	3,100 00
Withdrawals of running stock and dividends	25,277 12
Borrowed money	2,725 00
Insurance and taxes paid for borrowers	10 55
Interest on borrowed money	112 03
Salaries of officers and directors	583 00
Office help, rent and legal services	58 00
All other expenses	89 06
Government Liberty loan	3,000 00
Repairs on real estate sold on contract	362 50
Government Thrift stamps	25 00
Total	$64,642 26
Cash on hand	90 26
Total	$64,732 52

PROFIT AND LOSS—EARNINGS.

Interest	$4,743 41
Fines	33 20
Pass-books and initiation fees	11 75
Transferred from undivided profit fund	192 34
Total	$4,980 70

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,823 65
Dividends on mortgage loan credits	77 26
Reserve fund credit	135 00
Undivided profit credit	102 70
Interest on borrowed money	112 03
Salaries of officers and directors	583 00
Office help, rent and legal services	58 00
All other expenses	89 06
Total	$4,980 70

Number of shares of stock in force	905
Capital subscribed and in force	$452,500 00
Number of stockholders	295
Rate per cent. interest charged	5 and 6
Rate per cent. dividend declared to running stock	6

Number of shares loaned upon	222
Par value of each share	$500 00
Number of borrowers	58
Plan of Association	Permanent

YOUNG MEN'S BUILDING AND LOAN COMPANY
OF CINCINNATI.

Incorporated, June 30, 1890. Authorized capital, $1,000,000.00.

President, F. G. Huntington.
Address, 642 First National Bank.
Treasurer, Robert Groenland.
Address, Main and Hutchins Ave., Avondale.

Secretary, Frank LeSourd.
Address, 3128 Spring Grove Ave.
Attorney, F. K. Bowman.
Address, 603 First National Bank.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 24, 1918.

ASSETS.

Cash on hand	$1,267 15
Loans on mortgage security	66,000 00
Loans on stock, certificates or pass-book security	100 00
Loans on all other security	1,900 00
Furniture and fixtures	1 00
Due from borrowers for insurance and taxes	72 37
Bonds	300 00
Total	$69,640 52
Interest due and uncollected	$96 20

LIABILITIES.

Running stock and dividends	$43,112 06
Credits on mortgage loans	15,785 07
Deposits and accrued interest	6,887 03
Reserve fund	1,743 12
Undivided profit fund	1,113 24
Borrowed money and accrued interest	1,000 00
Total	$69,640 52
Interest due and uncollected	$96 20

RECEIPTS.

Dues on running stock	$21,473 82
Deposits	2,610 00
Loans on mortgage security repaid	6,629 78
Loans on stock, certificates or pass-book security	405 00
Loans on all other security repaid	2,000 00
Borrowed money	7,300 00
Interest	3,255 31
Premium	52 08
Pass-books and initiation fees	2 00
Sale of bonds	2,700 00
Total	$46,427 99
Cash on hand at close of last fiscal year	960 81
Total	$47,388 80

DISBURSEMENTS.

Loans on stock, certificates or pass-book security	$505 00
Loans on all other security	3,900 00
Withdrawals of running stock and dividends	26,525 84
Withdrawals of deposits	2,800 00
Borrowed money	8,300 00
Insurance and taxes paid for borrowers	72 37
Interest on deposits	299 15
Interest on borrowed money	106 98
Salaries of officers and directors	416 00
Office help, rent and legal services	125 00
All other expenses	71 31
Bonds purchased	3,000 00
Total	$46,121 65
Cash on hand	1,267 15
Total	$47,388 80

PROFIT AND LOSS—Earnings.

Interest	$3,228 76
Premium	52 08
Pass-books and initiation fees	2 00
Total	$3,282 84

PROFIT AND LOSS—Distribution.

Dividends on running stock	$2,060 77
Dividends on paid-up stock	7 68
Reserve fund credit	128 27
Undivided profit fund	45 37
Interest on deposits	321 46
Interest on borrowed money	106 98
Salaries of officers and directors	416 00
Office help, rent and legal services	125 00
All other expenses	71 31
Total	$3,282 84

Number of shares of stock in force	864
Capital subscribed and in force	$432,000 00
Number of stockholders	140
Number of depositors	15
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	132
Par value of each share	$500 00
Number of borrowers	25
Rate per cent. premium charged	¾ of 1
Plan of Association	Permanent

DEER PARK BUILDING AND LOAN COMPANY

OF DEER PARK, HAMILTON COUNTY.

Incorporated, August 5, 1917.

Authorized capital, $250,000.00.

President, John Keitz.
Address, Silverton, Ohio.
Treasurer, C. Ames.
Address, Rossmoyne.

Secretary, Geo. J. Steman.
Address, 4116 Webster Ave., Deer Park.
Attorney, H. Hosbrook.
Address, Madeira.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 25, 1917.

ASSETS.

Cash on hand	$5 44
Loans on mortgage security	8,600 00
Total	$8,605 44

RECEIPTS.

Dues on running stock	$10,584 60
Credits on mortgage loans	406 50
Loans on stock, certificates or pass-book security	125 00
Borrowed money	4,383 00
Interest	414 10
Pass-books and initiation fees	24 75
Over on collections	1 00
Total	$15,938 95
Cash on hand at close of last fiscal year	22
Total	$15,939 17

PROFIT AND LOSS—EARNINGS.

Interest	$414 10
Pass-books and initiation fees	24 75
Over cash	1 00
Total	$439 85

Number of shares of stock in force	499
Capital subscribed and in force	$249,500 00
Number of stockholders	280
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$7,012 17
Credits on mortgage loans	569 57
Reserve fund	122 00
Undivided profit fund	16 70
Borrowed money and accrued interest	885 00
Total	$8,605 44

DISBURSEMENTS.

Loans on mortgage security	$4,000 00
Loans on stock, certificates or pass-book security	125 00
Withdrawals of running stock and dividends	7,934 66
Borrowed money	3,793 00
Interest on borrowed money	34 58
All other expenses	46 49
Total	$15,933 73
Cash on hand	5 44
Total	$15,939 17

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$202 61
Dividends on mortgage loan credits	4 81
Reserve fund credit	110 00
Undivided profit credit	16 70
Interest on borrowed money	31 99
All other expenses	46 49
Furniture and fixtures	27 25
Total	$439 85

Number of shares loaned upon	19
Par value of each share	$500 00
Number of borrowers	7
Plan of Association	Permanent

ELMWOOD PLACE LOAN AND BUILDING COMPANY

OF ELMWOOD PLACE, HAMILTON COUNTY.

Incorporated, February, 1886.

Authorized capital, $1,500,000.00.

President, Henry Clausing.
Address, Maple and Sycamore Sts.
Treasurer, A. S. Black.
Address, Main and Locust Ave.

Secretary, John Gaskill.
Address, 42 Maple Ave.
Attorney, Richard Hingson.
Address, 2nd National Bank Bldg., Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 26, 1917.

ASSETS.

Cash on hand	$7,758 40
Loans on mortgage security	316,238 66
Furniture and fixtures	213 65
Real estate	1,226 60
Due from borrowers for insurance and taxes	14 00
Bonds	7,000 00
Accrued interest on bonds	22 53
Total	$332,473 84
Interest due and uncollected	$132 64

LIABILITIES.

Running stock and dividends	$318,749 68
Reserve fund	9,993 76
Undivided profit fund	1,821 40
Liberty bond sales	1,909 00
Total	$332,473 84
Interest due and uncollected	$132 64

RECEIPTS.

Dues on running stock	$102,660 29
Loans on mortgage security repaid	80,925 43
Borrowed money	27,000 00
Interest	19,391 91
Premium	344 65
Fines	118 90
Pass-books and initiation fees	67 50
Sale of bonds	1,909 00
Interest on bank deposits	188 17
Total	$232,605 85
Cash on hand at close of last fiscal year	52,111 94
Total	$284,717 79

DISBURSEMENTS.

Loans on mortgage security	$137,351 43
Withdrawals of running stock and dividends	102,730 44
Borrowed money	27,000 00
Interest accrued on bonds	22 53
Interest	5 22
Interest on borrowed money	412 35
Taxes	18 72
Salaries of officers and directors	2,099 00
Office help, rent and legal services	82 00
All other expenses	226 97
Bonds purchased—Liberty	7,000 00
Cash short	10 73
Total	$276,959 39
Cash on hand	7,758 40
Total	$284,717 79

PROFIT AND LOSS—EARNINGS.

Interest	$19,386 69
Premium	344 65
Fines	118 90
Pass-books and initiation fees	67 50
Miscellaneous accounts closed	5 51
Real estate option	25 00
Interest on bank deposits	188 17
Total	$20,136 42

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$14,771 21
Reserve fund credit	1,726 29
Undivided profit credit	765 42
Interest on borrowed money	412 35
Salaries of officers and directors	2,099 00
Office help, rent and legal services	82 00
All other expenses	226 97
Taxes	18 72
Furniture and fixtures	23 73
Cash short	10 73
Total	$20,136 42

Number of shares of stock in force	2,925
Capital subscribed and in force	$1,462,500 00
Number of stockholders	1,097
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	830
Par value of each share	$500 00
Number of borrowers	224
Plan of Association	Permanent

INTER-VALLEY BUILDING AND LOAN ASSOCIATION

OF ELMWOOD PLACE, HAMILTON COUNTY.

Incorporated, June 1, 1917.

Authorized capital, $500,000.00.

President, Arthur Weiss.
Address, 406 Locust St.
Treasurer, Harry Thielmeyer.
Address, 304 Maple St.

Secretary, Frank J. Bottenhorn, Jr.
Address, 212 Main Ave.
Attorney, Rolla L. Shickner.
Address, 6517 Carthage Pike, Carthage.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 1, 1917.

ASSETS.

Cash on hand	$215 58
Loans on mortgage security	4,900 00
Books and pass-books	79 91
Total	$5,195 49

LIABILITIES.

Running stock and dividends	$4,224 61
Credits on mortgage loans	63 73
Reserve fund	4 65
Due borrowers on unfinished buildings	900 00
Refunder due—Loan application fees	2 50
Total	$5,195 49

RECEIPTS.

Dues on running stock	$4,249 50
Credits on mortgage loans	63 40
Loans on mortgage security repaid	2,150 00
Interest	73 08
Pass-books and initiation fees	19 50
Cash over	25
Loan application fees	54 50
Total	$6,610 23

DISBURSEMENTS.

Loans on mortgage security	$6,150 00
Withdrawals of running stock and dividends	76 50
All other expenses	116 40
Loan application expenses	52 00
Total	$6,394 65
Cash on hand	215 58
Total	$6,610 23

PROFIT AND LOSS—EARNINGS.

Interest	$73 08
Pass-books and initiation fees	19 50
Cash over	25
Total	$92 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$51 36
Dividends on mortgage loan credits	33
Reserve fund credit	4 65
All other expenses	36 49
Total	$92 83

Number of shares of stock in force	286
Capital subscribed and in force	$142,900 00
Number of stockholders	76
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	2

Number of shares loaned upon	10
Par value of each share	$500 00
Number of borrowers	4
Plan of Association	Permanent

GLENDALE BUILDING AND LOAN ASSOCIATION COMPANY

OF GLENDALE, HAMILTON COUNTY.

Incorporated, May 13, 1886.

Authorized capital, $500,000.00.

President, Henry Igler.
Address, Glendale.
Treasurer, Alfred M. Allen.
Address, Glendale.

Secretary, Guy B. Taylor.
Address, Glendale.
Attorney, Marston Allen.
Address, Glendale.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 25, 1918.

ASSETS.

Cash on hand	$3,713 91
Loans on mortgage security	142,980 00
Due from borrowers for insurance and taxes	8 00
Bonds	6,433 75
Total	$153,135 66
Interest due and uncollected	$757 23

RECEIPTS.

Dues on running stock	$26,598 00
Deposits	2,150 00
Credits on mortgage loans	28,983 30
Borrowed money	10,400 00
Interest	8,138 36
Pass-books and initiation fees	10 50
Sale of bonds	625 00
Interest on bank account	45 44
Interest on Liberty bonds	116 29
Total	$77,066 89
Cash on hand at close of last fiscal year	1,777 01
Total	$78,843 90

PROFIT AND LOSS—EARNINGS.

Interest	$8,300 09
Pass-books and initiation fees	10 50
Transferred from undivided profit fund	889 86
Transferred from credits on mortgage loans	1 00
Total	$9,201 45

Number of shares of stock in force	758
Capital subscribed and in force	$379,000 00
Number of stockholders	353
Number of depositors	48
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$84,092 25
Credits on mortgage loans	34,562 50
Deposits and accrued interest	22,600 00
Reserve fund	6,046 00
Undivided profit fund	2,334 91
Borrowed money and accrued interest	3,500 00
Total	$153,135 66
Interest due and uncollected	$757 23

DISBURSEMENTS.

Loans on mortgage security	$25,975 00
Withdrawals of running stock and dividends	27,712 22
Withdrawals of deposits	3,750 00
Borrowed money	7,900 00
Insurance and taxes paid for borrowers	8 00
Interest on deposits	1,447 00
Interest on borrowed money	232 53
Salaries of officers and directors	884 00
Office help, rent and legal services	26 00
All other expenses	136 35
Bonds purchased	7,058 75
Interest on Liberty bonds refunded	14
Total	$75,129 99
Cash on hand	3,713 91
Total	$78,843 90

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,306 29
Reserve fund credit	279 28
Undivided profit credit	889 86
Interest on deposits	1,447 00
Interest on borrowed money	232 53
Salaries of officers and directors	884 00
Office help, rent and legal services	26 00
All other expenses	136 35
Interest on Liberty bonds refunded	14
Total	$9,201 45

Number of shares loaned upon	253
Par value of each share	$500 00
Number of borrowers	85
Plan of Association	Permanent

GLENDALE SAVINGS ASSOCIATION

OF GLENDALE, HAMILTON COUNTY.

Incorporated, October, 1879. Authorized capital, $350,000.00.

President, Adolph Gutting.
Address, Glendale, Ohio.
Treasurer, George J. Lehrer.
Address, Glendale, Ohio.

Secretary, William Phelan.
Address, Glendale, Ohio.
Attorney, Carl Lehman.
Address, Glendale, Ohio.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$972 54
Loans on mortgage security	153,250 00
Furniture and fixtures	40 00
Real estate	2,224 90
Due from borrowers for insurance and taxes	7 99
Bonds	900 00
Total	$157,395 43
Interest due and uncollected	$49 00

LIABILITIES.

Running stock and dividends	$117,978 40
Deposits and accrued interest	16,010 00
Reserve fund	5,315 85
Undivided profit fund	2,991 18
Borrowed money and accrued interest	15,100 00
Total	$157,395 43
Interest due and uncollected	$49 00

RECEIPTS.

Dues on running stock	$37,090 37
Deposits	3,005 00
Borrowed money	29,250 00
Insurance and taxes refunded by borrowers	90 77
Interest	7,657 92
Fines	49 02
Pass-books and initiation fees	3 25
Rents from company's real estate	51 37
Sale of bonds	1,600 00
Total	$78,797 70
Cash on hand at close of last fiscal year	1,632 31
Total	$80,430 01

DISBURSEMENTS.

Loans on mortgage security	$31,000 00
Withdrawals of running stock and dividends	14,526 61
Withdrawals of deposits	12,755 00
Borrowed money	16,600 00
Insurance and taxes paid for borrowers	95 96
Interest on deposits	918 62
Interest on borrowed money	427 23
Repairs on company's real estate	3 90
Taxes	26 44
Salaries of officers and directors	520 00
Office help, rent and legal services	25 00
All other expenses	58 71
Bonds purchased—Liberty	2,500 00
Total	$79,457 47
Cash on hand	972 54
Total	$80,430 01

PROFIT AND LOSS—EARNINGS.

Interest	$7,657 92
Fines	49 02
Pass-books and initiation fees	3 25
Rent from company's real estate	51 37
Total	$7,761 56

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,471 74
Reserve fund credit	290 60
Undivided profit credit	1,049 66
Interest on deposits	918 62
Interest on borrowed money	427 23
Salaries of officers and directors	520 00
Office help, rent and legal services	25 00
All other expenses	58 71
Total	$7,761 56

Number of shares of stock in force	1,252
Capital subscribed and in force	$313,000 00
Number of stockholders	220
Number of depositors	20
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	613
Par value of each share	$250 00
Number of borrowers	20
Plan of Association	Permanent

HARRISON WELFARE BUILDING ASSOCIATION

OF HARRISON, HAMILTON COUNTY.

Incorporated, May 5, 1916.

Authorized capital, $250,000.00.

President, Leopold Schoenling.
Address, Harrison.
Treasurer, C. H. Simonson.
Address, Harrison.

Secretary, W. W. Penny.
Address, Harrison.
Attorney, George B. Goodhart.
Address, Harrison.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 21, 1918.

ASSETS.

Cash on hand	$227 63
Loans on mortgage security	8,900 00
Furniture and fixtures	100 00
Due from borrowers for insurance and taxes	31 49
Total	$9,259 12

RECEIPTS.

Dues on running stock	$5,177 46
Paid-up stock	750 00
Credits on mortgage loans	941 65
Borrowed money	1,125 00
Interest	289 38
Fines	5 40
Pass-books and initiation fees	27 75
Appraisement fees	28 00
Refunder on secretary's bond	1 67
Over and short cash account	96
Total	$8,347 21
Cash on hand at close of last fiscal year	570 81
Total	$8,918 02

PROFIT AND LOSS—EARNINGS.

Interest	$289 38
Fines	5 40
Pass-books and initiation fees	27 75
Transferred from undivided profit fund	44 59
Over and short cash account	96
Refunder on secretary's bond	1 67
Total	$369 75

Number of shares of stock in force	182
Capital subscribed and in force	$45,500 00
Number of stockholders	83
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	2

LIABILITIES.

Running stock and dividends	$6,797 92
Credits on mortgage loans	973 97
Paid-up stock and dividends	250 00
Reserve fund	9 83
Undivided profit fund	2 40
Borrowed money and accrued interest	1,225 00
Total	$9,259 12

DISBURSEMENTS.

Loans on mortgage security	$5,000 00
Withdrawals of running stock and dividends	2,394 55
Withdrawals of paid-up stock	500 00
Borrowed money	500 00
Insurance and taxes paid for borrowers	31 49
Dividends on paid-up stock	10 31
Interest on borrowed money	10 25
Taxes	67 88
Salaries of officers and directors	31 00
Office help, rent and legal services	18 40
All other expenses	98 51
Appraisement fees	28 00
Total	$8,690 39
Cash on hand	227 63
Total	$8,918 02

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$125 52
Dividends on mortgage loan credits	2 92
Dividends on paid-up stock	10 31
Reserve fund credit	4 96
Interest on borrowed money	10 25
Salaries of officers and directors	31 00
Office help, rent and legal services	18 40
All other expenses	98 51
Taxes	67 88
Total	$369 75

Number of shares loaned upon	13
Par value of each share	$250 00
Number of borrowers	6
Plan of Association	Permanent

LENOX BUILDING AND LOAN COMPANY

OF IVORYDALE, HAMILTON COUNTY.

Incorporated, August, 1887.

Authorized capital, $1,000,000.00.

President, Wm. B. Witt.
Address, Ivorydale.
Treasurer, T. L. Eagen.
Address, Ivorydale.

Secretary, John W. Friend.
Address, Ivorydale.
Attorney, Frank H. Williams.
Address, 44 Blymyer Bldg., Cincinnati

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 31, 1917.

ASSETS.

Cash on hand	$1,320 35
Loans on mortgage security	214,379 93
Total	$215,700 28

LIABILITIES.

Running stock and dividends	$117,777 76
Credits on mortgage loans	323 91
Deposits and accrued interest	82,680 49
Reserve fund	12,409 73
Undivided profit fund	2,508 39
Total	$215,700 28

RECEIPTS.

Dues on running stock	$44,933 57
Paid-up stock	2,500 00
Deposits	69,481 18
Loans on mortgage security repaid	51,150 49
Borrowed money	28,600 00
Interest	11,120 78
Premium	1,673 76
Pass-books and initiation fees	191 50
Total	$209,651 28
Cash on hand at close of last fiscal year	11 66
Total	$209,662 94

DISBURSEMENTS.

Loans on mortgage security	$60,823 06
Withdrawals of running stock and dividends	45,346 29
Withdrawals of paid-up stock	10,000 00
Withdrawals of deposits	57,846 86
Borrowed money	32,100 00
Dividends on paid-up stock	611 54
Interest on borrowed money	139 87
Salaries of officers and directors	1,274 00
All other expenses	110 97
Auditors	90 00
Total	$208,342 59
Cash on hand	1,320 35
Total	$209,662 94

PROFIT AND LOSS—Earnings.

Interest	$11,120 78
Premium	1,673 76
Pass-books and initiation fees	191 50
Total	$12,986 04

PROFIT AND LOSS—Distribution.

Dividends on running stock	$6,271 71
Dividends on mortgage loan credits	436 35
Dividends on paid-up stock	386 54
Reserve fund credit	1,587 78
Interest on deposits	2,688 82
Interest on borrowed money	139 87
Salaries of officers and directors	1,274 00
All other expenses	110 97
Auditors	90 00
Total	$12,986 04

Number of shares of stock in force	2,782
Capital subscribed and in force	$695,500 00
Number of stockholders	484
Number of depositors	342
Rate per cent. interest charged	5
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	1,111
Par value of each share	$250 00
Number of borrowers	132
Rate per cent. premium charged	.00624
Plan of Association	Permanent

ENTERPRISE BUILDING AND LOAN ASSOCIATION COMPANY

OF LOCKLAND, HAMILTON COUNTY.

Incorporated, March 5, 1888.

Authorized capital, $3,000,000.00.

President, J. Hesterberg.
Address, Reading.
Treasurer, A. M. Vorhis.
Address, Lockland.

Secretary, C. W. Skillman.
Address, Lockland.
Attorney, Clifford Brown.
Address, Lockland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,514 55
Loans on mortgage security	713,396 00
Loans on stock, certificates or pass-book security	200 00
Real estate	2,813 24
Real estate—office building	11,000 00
Due from borrowers for insurance and taxes	259 02
Bonds	5,000 00
Total	$737,182 81
Interest due and uncollected	$3,465 97

LIABILITIES.

Running stock and dividends	$265,070 63
Credits on mortgage loans	161,634 65
Deposits and accrued interest	265,707 12
Reserve fund	38,402 75
Undivided profit fund	1,367 66
Borrowed money and accrued interest	5,000 00
Total	$737,182 81
Interest due and uncollected	$3,465 97

RECEIPTS.

Dues on running stock	$44,397 74
Deposits	50,620 00
Credits on mortgage loans	50,600 14
Loans on mortgage security repaid	108,985 00
Borrowed money	27,500 00
Insurance and taxes refunded by borrowers	56 21
Interest	35,166 37
Premium	40 35
Pass-books and initiation fees	60 00
Rents from company's real estate	808 98
Cash over	34 91
Total	$318,269 70
Cash on hand at close of last fiscal year	22,114 88
Total	$340,384 58

DISBURSEMENTS.

Loans on mortgage security	$183,600 00
Withdrawals of running stock and dividends	65,994 60
Withdrawals of deposits	43,720 00
Borrowed money	22,500 00
Insurance and taxes paid for borrowers	246 19
Interest on deposits	12,101 87
Interest on borrowed money	239 49
Repairs on company's real estate	233 25
Taxes	172 33
Salaries of officers and directors	2,351 50
Office help, rent and legal services	26 50
All other expenses	584 30
Bonds purchased—Liberty	5,000 00
Red Cross	100 00
Total	$336,870 03
Cash on hand	3,514 55
Total	$340,384 58

PROFIT AND LOSS—EARNINGS.

Interest	$35,166 37
Premium	40 35
Pass-books and initiation fees	60 00
Rents from company's real estate	808 98
Cash over	34 91
Total	$36,110 61

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$14,338 64
Dividends on mortgage loan credits	741 02
Reserve fund credit	4,572 21
Interest on deposits	12,366 11
Interest on borrowed money	239 49
Salaries of officers and directors	2,351 50
Office help, rent and legal services	26 50
All other expenses	684 30
Taxes	172 33
Repairs on company's real estate	233 25
Furniture and fixtures	348 18
Dues	37 00
Total	$36,110 61

Number of shares of stock in force	4,786
Capital subscribed and in force	$2,393,000 00
Number of stockholders	1,238
Number of depositors	308
Rate per cent. interest charged	6.24 and 7 1/8
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	1,514
Par value of each share	$500 00
Number of borrowers	396
Plan of Association	Permanent

LOCKLAND BUILDING AND LOAN ASSOCIATION COMPANY

OF LOCKLAND, HAMILTON COUNTY.

Incorporated, February 10, 1909.

Authorized capital, $500,000.00.

President, John Arns.
Address, Lockland.
Treasurer, George Hilling.
Address, Lockland.

Secretary, Henry Varelmann.
Address, Lockland.
Attorney, W. W. Bellew.
Address, Lockland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 26, 1918.

ASSETS.

Cash on hand	$162 64
Loans on mortgage security	60,175 00
Furniture and fixtures	72 00
Other assets	5 50
Total	$60,415 14
Interest due and uncollected	$222 47

LIABILITIES.

Running stock and dividends	$38,273 35
Credits on mortgage loans	11,433 58
Deposits and accrued interest	6,596 00
Reserve fund	744 10
Undivided profit fund	157 56
Borrowed money and accrued interest	3,200 00
Other liabilities	10 55
Total	$60,415 14
Interest due and uncollected	$222 47

RECEIPTS.

Dues on running stock	$23,745 20
Deposits	2,900 00
Credits on mortgage loans	8,524 56
Borrowed money	6,400 00
Interest	3,686 63
Pass-books and initiation fees	33 75
Surplus	96 00
Total	$45,386 14
Cash on hand at close of last fiscal year	3,046 23
Total	$48,432 37

DISBURSEMENTS.

Loans on mortgage security	$14,750 00
Withdrawals of running stock and dividends	24,491 38
Withdrawals of deposits	4,600 00
Borrowed money	3,200 00
Interest on deposits	364 35
Interest on borrowed money	61 82
Salaries of officers and directors	640 00
Office help, rent and legal services	96 75
All other expenses	65 43
Total	$48,269 73
Cash on hand	162 64
Total	$48,432 37

PROFIT AND LOSS—EARNINGS.

Interest	$3,686 63
Pass-books and initiation fees	33 75
Transferred from undivided profit fund	183 66
Surplus	96 00
Total	$4,000 04

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,784 50
Dividends on mortgage loan credits	761 90
Reserve fund credit	124 65
Undivided profit credit	92 64
Interest on deposits	364 35
Interest on borrowed money	61 82
Salaries of officers and directors	640 00
Office help, rent and legal services	96 75
All other expenses	65 43
Furniture and fixtures	8 00
Total	$4,000 04

Number of shares of stock in force	760
Capital subscribed and in force	$380,000 00
Number of stockholders	352
Number of depositors	16
Rate per cent. interest charged	6 to 7½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	127
Par value of each share	$500 00
Number of borrowers	56
Plan of Association	Permanent

MIAMI SAVINGS AND LOAN COMPANY

OF MIAMI, HAMILTON COUNTY.

Incorporated, December 29, 1909.

Authorized capital, $500,000.00.

President, L. R. Hine.
Address, Sta. L, R. No. 7, Cincinnati.
Treasurer, J. M. Gieringer.
Address, Cleves, R. No. 1.

Secretary, Amos Pickens.
Address, Cleves, R. No. 1.
Attorney, Michael Minger.
Address, First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 30, 1917.

ASSETS.

Cash on hand	$31 36
Loans on mortgage security	161,698 75
Loans on all other security	200 00
Furniture and fixtures	130 89
Bonds—Liberty	5,000 00
Total	$167,061 00

LIABILITIES.

Running stock and dividends	$27,342 58
Credits on mortgage loans	26,684 67
Paid-up stock and dividends	100,203 00
Reserve fund	1,445 26
Undivided profit fund	1,420 49
Borrowed money and accrued interest	9,925 00
Deposits, expense of loans	40 00
Total	$167,061 00

RECEIPTS.

Dues on running stock	$11,025 01
Paid-up stock	30,100 00
Credits on mortgage loans	5,902 48
Loans on mortgage security repaid	20,782 19
Borrowed money	28,475 00
Interest	7,763 78
Fines	32 05
Transfer fees	7 25
Pass-books and initiation fees	188 20
Deposits to secure expense of loans	340 00
Total	$104,615 96
Cash on hand at close of last fiscal year	2,390 37
Total	$107,006 33

DISBURSEMENTS.

Loans on mortgage security	$53,200 00
Withdrawals of running stock and dividends	9,500 91
Withdrawals of paid-up stock	11,000 00
Borrowed money	22,550 00
Dividends on paid-up stock	4,587 00
Interest on borrowed money	321 08
Two office desks	34 00
Salaries of officers and directors	353 88
Office help, rent and legal services	61 05
All other expenses	67 05
Bonds purchased	5,000 00
Deposits to secure loans—paid out	300 00
Total	$106,974 97
Cash on hand	31 36
Total	$107,006 33

PROFIT AND LOSS—EARNINGS.

Interest	$7,763 78
Fines	32 05
Transfer fees	7 25
Pass-books and initiation fees	188 20
Transferred from undivided profit fund	144 32
Total	$8,135 60

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,586 49
Dividends on paid-up stock	5,127 50
Reserve fund credit	358 59
Undivided profit fund	229 27
Interest on borrowed money	321 08
Salaries of officers and directors	353 88
Office help, rent and legal services	61 05
All other expenses	67 05
Furniture and fixtures	30 69
Total	$8,135 60

Number of shares of stock in force	2,486
Capital subscribed and in force	$248,600 00
Number of stockholders	187
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	3

Number of shares loaned upon	858
Par value of each share	$100 00
Number of borrowers	54
Plan of Association	Permanent

MT. HEALTHY SAVING AND LOAN COMPANY

OF MT. HEALTHY, HAMILTON COUNTY.

Incorporated, February 14, 1887. Authorized capital, $2,000,000.00.

President, A. R. Case.
Address, Mt. Healthy, R. F. D. No. 13.
Treasurer, Henry Vierling.
Address, Mt. Healthy.

Secretary, Alexis Brown.
Address, Mt. Healthy.
Attorney, Owen N. Kinney.
Address, Mt. Healthy.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 28, 1918.

ASSETS.

Cash on hand	$3,822 92
Loans on mortgage security	329,600 00
Furniture and fixtures	113 95
Real estate	1,747 78
Liberty bonds	5,000 00
Total	$340,284 65
Interest due and uncollected	$202 62

RECEIPTS.

Dues on running stock	$65,482 00
Credits on mortgage loans	51,429 39
Interest on deposits in bank	276 86
Interest	19,176 03
Fines	116 85
Transfer fees	6 00
Pass-books and initiation fees	175 50
Rents from company's real estate	108 00
Interest on Liberty bonds	89 55
Cash over	7 85
App. Com. deposits	99 00
Total	$136,967 03
Cash on hand at close of last fiscal year	16,742 09
Total	$153,709 12

PROFIT AND LOSS—EARNINGS.

Interest	$19,176 03
Fines	116 85
Transfer fees	6 00
Pass-books and initiation fees	175 50
Rent from company's real estate	108 00
Transferred from undivided profit fund	1 39
Cash over	7 85
Interest on deposits	276 86
Interest on Liberty bonds	89 55
Shareholders' account	1 50
Total	$19,959 53

Number of shares of stock in force	3,110
Capital subscribed and in force	$1,555,000 00
Number of stockholders	788
Rate per cent. interest charged	5.72
Rate per cent. dividend declared to running and paid-up stock	5.50

LIABILITIES.

Running stock and dividends	$256,080 65
Credits on mortgage loans	71,465 08
Reserve fund	12,108 14
Undivided profit fund	630 78
Total	$340,284 65
Interest due and uncollected	$202 62

DISBURSEMENTS.

Loans on mortgage security	$54,900 00
Withdrawals of running stock and dividends	87,608 99
Withdrawals of mortgage credits	45 86
Court cost in foreclosure	107 37
Refund of overpaid interest	3 08
Repairs on company's real estate	9 86
Taxes—Real estate	34 31
Salaries of officers and directors	1,568 00
Office help, rent and legal services	261 00
All other expenses	202 81
Cash short	14 85
App. Com. fees paid	105 00
Liberty bonds	5,000 00
Accrued interest on Liberty bonds	25 07
Total	$149,886 20
Cash on hand	3,822 92
Total	$153,709 12

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$13,185 91
Dividends on mortgage loan credits	3,470 88
Reserve fund credit	892 77
Undivided profit credit	298 58
Accrued interest on Liberty bonds	25 07
Salaries of officers and directors	1,568 00
Office help, rent and legal services	261 00
All other expenses	202 81
Repairs on company's real estate	9 86
Cash short	14 85
Furniture and fixtures	26 72
Refund of overpaid interest	3 08
Total	$19,959 53

Number of shares loaned upon	690
Par value of each share	$500 00
Number of borrowers	215
Plan of Association	Permanent

MT. WASHINGTON LOAN, BUILDING AND DEPOSIT COMPANY

OF MT. WASHINGTON, HAMILTON COUNTY.

Incorporated, June 23, 1886.

Authorized capital, $250,000.00.

President, John Cronin.
Address, Mt. Washington.
Treasurer, Ben Frankland.
Address, Mt. Washnigton.

Secretary, E. H. Stevens.
Address, Mt. Washington.
Attorney, H. W. Undenberg.
Address, Union Central Bldg., Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 29, 1918.

ASSETS.

Cash on hand	$955 31
Loans on mortgage security	56,333 41
Due from borrowers for insurance and taxes	125 61
Total	$57,413 33
Interest due and uncollected	$209 45

LIABILITIES.

Running stock and dividends	$50,426 36
Reserve fund	2,367 87
Undivided profit fund	94 10
Borrowed money and accrued interest	4,525 00
Total	$57,413 33
Interest due and uncollected	$209 45

RECEIPTS.

Dues on running stock	$11,795 25
Deposits	25 00
Loans on mortgage security repaid	14,482 58
Borrowed money	6,000 00
Insurance and taxes refunded by borrowers	37 40
Interest	3,403 45
Pass-books	1 40
Sale of bonds	1,500 00
Total	$37,245 08
Cash on hand at close of last fiscal year	1,099 30
Total	$38,344 38

DISBURSEMENTS.

Loans on mortgage security	$16,350 00
Withdrawals of running stock and dividends	13,081 88
Withdrawals of deposits	25 00
Borrowed money	5,500 00
Insurance and taxes paid for borrowers	153 01
Interest on borrowed money	258 76
Salaries of officers and directors	390 00
Office help, rent and legal services	51 00
All other expenses	73 08
Bonds purchased	1,500 00
Cash short	6 34
Total	$37,389 07
Cash on hand	955 31
Total	$38,344 38

PROFIT AND LOSS—EARNINGS.

Interest	$3,403 45
Pass-books	1 40
Total	$3,404 85

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,395 60
Dividends on mortgage loan credits	55 35
Reserve fund credit	131 28
Undivided profit credit	18 44
Interest on borrowed money	283 76
Salaries of officers and directors	390 00
Office help, rent and legal services	51 00
All other expenses	73 08
Cash short	6 34
Total	$3,404 85

Number of shares of stock in force	944
Capital subscribed and in force	$236,000 00
Number of stockholders	199
Number of depositors	137
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	328
Par value of each share	$250 00
Number of borrowers	62
Plan of Association	Permanent

NEWTOWN BUILDING AND LOAN ASSOCIATION COMPANY

OF NEWTOWN, HAMILTON COUNTY.

Incorporated, November 6, 1905. **Authorized capital, $250,000.00**

President, Henry Aichholtz.
Address, Newtown.
Treasurer, R. S. Kinney.
Address, Newtown.

Secretary, Charles O. Farrell.
Address, Newtown.
Attorney, S. B. Deal.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,107 52
Loans on mortgage security	21,625 00
Due from borrowers for insurance and taxes	51 76
Bonds	1,000 00
Total	$23,784 28

LIABILITIES.

Running stock and dividends	$18,572 70
Credits on mortgage loans	4,637 55
Reserve fund	574 03
Total	$23,784 28

RECEIPTS.

Dues on running stock	$9,090 10
Credits on mortgage loans	1,264 75
Loans on mortgage security repaid	1,850 00
Interest	1,326 22
Fines	11 95
Pass-books and initiation fees	50
Total	$13,543 52
Cash on hand at close of last fiscal year	4,282 54
Total	$17,826 06

DISBURSEMENTS.

Loans on mortgage security	$5,250 00
Withdrawals of running stock and dividends	10,272 38
Interest on Liberty bonds	2 90
Salaries of officers and directors	133 00
Office help, rent and legal services	26 00
All other expenses	34 26
Bonds purchased	1,000 00
Total	$16,718 54
Cash on hand	1,107 52
Total	$17,826 06

PROFIT AND LOSS—Earnings.

Interest	$1,326 22
Fines	11 95
Pass-books and initiation fees	50
Total	$1,338 67

PROFIT AND LOSS—Distribution.

Dividends on running stock	$834 23
Dividends on mortgage loan credits	226 65
Reserve fund credit	81 63
Interest on Liberty bonds	2 90
Salaries of officers and directors	133 00
Office help, rent and legal services	26 00
All other expenses	31 01
Transferred to balance book No. 104	2 00
Transferred to balance Secretary	1 25
Total	$1,338 67

Number of shares of stock in force	393
Capital subscribed and in force	$98,250 00
Number of stockholders	177
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	91
Par value of each share	$250 00
Number of borrowers	28
Plan of Association	Permanent

MIAMI TOWNSHIP BUILDING AND LOAN COMPANY
OF NORTH BEND, HAMILTON COUNTY.

Incorporated, May 19, 1881. Authorized capital, $500,000.00.

President, A. E. B. Stephens.
Address, North Bend.
Treasurer, C. W. Caine.
Address, North Bend.

Secretary, Frank Ingram.
Address, Cleves.
Attorney, Stanley Struble.
Address, Cleves.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 18, 1918.

ASSETS.

Cash on hand	$4,917 55
Loans on mortgage security	201,600 00
Real estate sold on contract	901 68
Due from borrowers for insurance and taxes	198 96
Bonds	5,000 00
Total	$212,618 19
Interest due and uncollected	$921 70

LIABILITIES.

Running stock and dividends	$123,732 36
Credits on mortgage loans	76,063 68
Credits on real estate sold on contract	210 40
Reserve fund	12,592 84
Contingent profit on real estate sold on contract	18 91
Total	$212,618 19
Interest due and uncollected	$921 70

RECEIPTS.

Dues on running stock	$62,158 06
Loans on mortgage security repaid	41,150 00
Borrowed money	12,500 00
Real estate sold on contract	124 60
Insurance and taxes refunded by borrowers	78 29
Interest	8,735 21
Fines	115 80
Transfer fees	6 50
Pass-books and initiation fees	99 00
To correct errors in pass-books	124 83
Total	$125,092 29
Cash on hand at close of last fiscal year	6,255 05
Total	$131,347 34

DISBURSEMENTS.

Loans on mortgage security	$29,550 00
Withdrawals of running stock and dividends	77,969 95
Borrowed money	12,500 00
Insurance and taxes paid for borrowers	133 23
Interest on borrowed money	138 31
Salaries of officers and directors	962 00
Office help, rent and legal services	15 00
All other expenses	161 30
Bonds purchased	5,000 00
Total	$126,429 79
Cash on hand	4,917 55
Total	$131,347 34

PROFIT AND LOSS—EARNINGS.

Interest	$8,735 21
Fines	115 80
Transfer fees	6 50
Pass-books and initiation fees	99 00
Errors in pass-books	149 83
Total	$9,106 34

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,816 55
Dividends on mortgage loan credits	444 05
Dividends on credits on real estate sold on contract	2 05
Reserve fund credit	1,549 83
Interest on borrowed money	138 31
Salaries of officers and directors	962 00
Office help, rent and legal services	15 00
All other expenses	161 30
Errors in pass-books	4 00
Surplus R. S. and D., and in trials	6 85
Credit insurance and taxes error	6 40
Total	$9,106 34

Number of shares of stock in force	1,504
Capital subscribed and in force	$376,000 00
Number of stockholders	529
Rate per cent. interest charged	6
Rate per cent. dividend declared to running stock	5

Number of shares loaned upon	807
Par value of each share	$250 00
Number of borrowers	220
Plan of Association	Permanent

NORTH COLLEGE HILL BUILDING AND LOAN COMPANY

OF NORTH COLLEGE HILL, HAMILTON COUNTY.

Incorporated, January 27, 1910.

Authorized capital, $1,000,000.00.

President, A. C. Doty.
Address, Mount Healthy, R. R. 16.
Treasurer, Edward B. Knollman.
Address, Mount Healthy, R. R. 16.

Secretary, Edward Jamison.
Address, Mount Healthy, R. R. 16.
Attorney, A. C. Rondebush.
Address, 1220 Union Trust Bldg., Cincinnati, Ohio.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 5, 1918.

ASSETS.

Cash on hand	$908 21
Loans on mortgage security	8,600 00
Loans on stock, certificates or pass-book security	25 00
Furniture and fixtures	131 70
Total	$9,664 91

RECEIPTS.

Dues on running stock	$7,880 99
Credits on mortgage loans	1,571 47
Loans on stock, certificates or pass-book security	299 00
Borrowed money	350 00
Interest	516 93
Fines	6 25
Pass-books and initiation fees	9 00
Over receipts	2 25
Cash surplus	40
Total	$10,636 29
Cash on hand at close of last fiscal year	941 39
Total	$11,577 68

PROFIT AND LOSS—EARNINGS.

Interest	$516 93
Fines	6 25
Pass-books and initiation fees	9 00
Total	$532 18

Number of shares of stock in force	650
Capital subscribed and in force	$162,600 00
Number of stockholders	127
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$8,093 95
Credits on mortgage loans	1,345 76
Reserve fund	114 84
Undivided profit fund	109 96
Over cash	40
Total	$9,664 91

DISBURSEMENTS.

Loans on mortgage security	$250 00
Loans on stock, certificates or pass-book security	150 00
Unfinished building account	500 00
Withdrawals of running stock and dividends	9,290 77
Borrowed money	350 00
Interest on borrowed money	3 83
Salaries of officers and directors	87 00
Office help, rent and legal services	8 50
All other expenses	28 37
Short cash	1 00
Total	$10,669 47
Cash on hand	908 21
Total	$11,577 68

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$258 12
Dividends on mortgage loan credits	54 62
Reserve fund credit	26 60
Undivided profit credit	50 51
Interest on borrowed money	3 83
Salaries of officers and directors	87 00
Office help, rent and legal services	8 50
All other expenses	28 37
Depreciation real estate	14 63
Total	$532 18

Number of shares loaned upon	136
Par value of each share	$250 00
Number of borrowers	11
Plan of Association	Permanent

CENTRAL NORWOOD BUILDING AND LOAN ASSOCIATION

OF NORWOOD, HAMILTON COUNTY.

Incorporated, August 24, 1911. Authorized capital, $1,500,000.00.

President, Henry Feldman.
Address, Norwood.
Treasurer, W. S. Shepherd.
Address, Norwood.

Secretary, Fred A. Hugenberg.
Address, Norwood.
Attorney, Wm. C. Meyer.
Address, Norwood.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 13, 1917.

ASSETS.

Cash on hand	$16 60
Loans on mortgage security	65,723 16
Bonds—Liberty	787 00
Total	$66,526 76

LIABILITIES.

Running stock and dividends	$60,926 00
Deposits and accrued interest	3,014 00
Reserve fund	448 78
Undivided profit fund	837 98
Borrowed money and accrued interest	1,300 00
Total	$66,526 76

RECEIPTS.

Dues on running stock	$50,078 70
Deposits	2,039 00
Credits on mortgage loans	5,651 74
Loans on mortgage security repaid	8,721 60
Borrowed money	22,600 00
Interest	3,698 14
Fines	13 40
Transfer fees	3 00
Pass-books and initiation fees	32 00
Sale of bonds—Liberty loan payments	213 00
Total	$93,030 58
Cash on hand at close of last fiscal year	36 07
Total	$93,066 65

DISBURSEMENTS.

Loans on mortgage security	$30,000 00
Withdrawals of running stock and dividends	35,129 85
Withdrawals of deposits	950 00
Borrowed money	24,900 00
Interest on deposits	102 76
Interest on borrowed money	256 08
Salaries of officers and directors	520 00
All other expenses	191 36
Bonds purchased—Liberty	1,000 00
Total	$93,050 05
Cash on hand	16 60
Total	$93,066 65

PROFIT AND LOSS—EARNINGS.

Interest	$3,698 14
Fines	13 40
Transfer fees	3 00
Pass-books and initiation fees	32 00
Total	$3,746 54

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,235 35
Dividends on mortgage loan credits	79 25
Reserve fund credit	133 77
Undivided profit credit	227 97
Interest on deposits	102 76
Interest on borrowed money	256 08
Salaries of officers and directors	520 00
All other expenses	191 36
Total	$3,746 54

Number of shares of stock in force	2,213
Capital subscribed and in force	$1,106,500 00
Number of stockholders	370
Number of depositors	10
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	163
Par value of each share	$500 00
Number of borrowers	35
Plan of Association	Permanent

ELSMERE BUILDING AND LOAN COMPANY

OF NORWOOD, HAMILTON COUNTY.

Incorporated, May 15, 1890. Authorized capital, $5,000,000.00.

President, David Davis.
Address, Norwood.
Treasurer, E. J. Morten.
Address, Norwood.

Secretary, L. F. Kispert.
Address, Norwood.
Attorney, Thos. J. Elliott.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 24, 1918.

ASSETS.

Cash on hand	$1,405 23
Loans on mortgage security	85,850 00
Loans on stock, certificates or pass-book security	350 00
Bonds	2,750 00
Total	$90,355 23
Interest due and uncollected	$207 00

LIABILITIES.

Running stock and dividends	$54,176 29
Credits on mortgage loans	30,022 36
Deposits and accrued interest	1,998 25
Reserve fund	2,349 47
Undivided profit fund	858 86
Borrowed money and accrued interest	950 00
Total	$90,355 23
Interest due and uncollected	$207 00

RECEIPTS.

Dues on running stock	$32,499 21
Deposits	300 00
Loans on mortgage security repaid	4,400 00
Loans on stock, certificates or pass-book security	3,675 00
Borrowed money	12,300 00
Interest	4,104 21
Fines	1 95
Pass-books and initiation fees	6 00
Rents from company's real estate	34 00
Sale of bonds	250 00
Total	$57,570 37
Cash on hand at close of last fiscal year	2,086 39
Total	$59,656 76

DISBURSEMENTS.

Loans on mortgage security	$12,000 00
Loans on stock, certificates or pass-book security	3,300 00
Withdrawals of running stock and dividends	26,258 59
Withdrawals of deposits	2,425 00
Borrowed money	11,350 00
Interest on deposits	224 44
Interest on borrowed money	126 19
Salaries of officers and directors	461 50
All other expenses	74 32
Bonds purchased	2,000 00
Cash short	31 49
Total	$58,251 53
Cash on hand	1,405 23
Total	$59,656 76

PROFIT AND LOSS—EARNINGS.

Interest	$4,104 21
Fines	1 95
Pass-books and initiation fees	6 00
Rent from company's real estate	34 00
Transferred from undivided profit fund	83 85
Total	$4,230 01

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,075 68
Reserve fund credit	249 47
Undivided profit credit	34 46
Interest on deposits	176 90
Interest on borrowed money	126 19
Salaries of officers and directors	461 50
All other expenses	74 32
Cash short	31 49
Total	$4,230 01

Number of shares of stock in force	1,029
Capital subscribed and in force	$257,250 00
Number of stockholders	159
Number of depositors	7
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 4⅔

Number of shares loaned upon	341
Par value of each share	$250 00
Number of borrowers	39
Plan of Association	Permanent

FIRST NATIONAL BUILDING AND LOAN COMPANY

OF NORWOOD, HAMILTON COUNTY.

Incorporated,, March 30, 1904.

Authorized capital, $2,000,000.00.

President, Thos. McEvilley.
Address, Norwood.
Treasurer, R. J. Dierker.
Address, Norwood, Cincinnati.

Secretary, W. E. Thayer.
Address, Norwood.
Attorney, Wm. R. Collins.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 27, 1918.

ASSETS.

Cash on hand	$27 67
Loans on mortgage security	174,392 80
3½ Liberty Loan bonds	5,000 00
Total	$179,420 47

RECEIPTS.

Dues on running stock	$45,132 00
Deposits	43,869 00
Credits on mortgage loans	14,064 00
Loans on mortgage security repaid	37,853 06
Loans on all other security repaid	6,500 00
Borrowed money	76,000 00
Interest	11,301 43
Fines	60 18
Pass-books and initiation fees	61 00
Sale of bonds	100 00
Interest accrued on 3½ Liberty Loan bonds	87 50
Total	$235,028 17
Cash on hand at close of last fiscal year	49 65
Total	$235,077 82

PROFIT AND LOSS—EARNINGS.

Interest	$11,301 43
Fines	60 18
Pass-books and initiation fees	61 00
Interest on Liberty Loan bonds	87 50
Total	$11,510 11

Number of shares of stock in force	2,596
Capital subscribed and in force	$1,298,000 00
Number of stockholders	438
Number of depositors	60
Rate per cent. interest charged	6–6.24
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$108,831 50
Deposits and accrued interest	48,219 00
Reserve fund	5,397 66
Undivided profit fund	4,422 31
Borrowed money and accrued interest	12,550 00
Total	$179,420 47

DISBURSEMENTS.

Loans on mortgage security	$62,650 00
Withdrawals of running stock and dividends	54,128 52
Withdrawals of deposits	41,448 00
Borrowed money	66,500 00
Interest on deposits	1,615 03
Interest on borrowed money	1,059 84
Salaries of officers and directors	1,780 50
Office help, rent and legal services	546 60
All other expenses	205 73
Liberty Loan bonds	5,100 00
Interest accrued on L. L. bonds	15 93
Total	$235,050 15
Cash on hand	27 67
Total	$235,077 82

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,996 53
Dividends on mortgage loan credits	319 99
Reserve fund credit	314 33
Undivided profit credit	655 63
Interest on deposits	1,615 03
Interest on borrowed money	1,659 84
Salaries of officers and directors	1,780 50
Office help, rent and legal services	546 60
All other expenses	205 73
Interest accrued on L. L. bonds	15 93
Total	$11,510 11

Number of shares loaned upon	394
Par value of each share	$500 00
Number of borrowers	104
Plan of Association	Permanent

HUNTER AVENUE SAVINGS AND LOAN ASSOCIATION

OF NORWOOD, HAMILTON COUNTY.

Incorporated, March 6, 1916.

Authorized capital, $500,000.00.

President, W. H. Morgan.
Address, 5223 Hunter Avenue.
Treasurer, John Steffen.
Address, 5144 Hunter Avenue.

Secretary, George E. Thurner.
Address, 5144 Hunter Avenue.
Attorney, G. J. Raidt.
Address, 4917 Wesley Street.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 2, 1918.

ASSETS.

Cash on hand	$85 77
Loans on mortgage security	8,900 00
Furniture and fixtures	67 00
Total	$9,052 77

LIABILITIES.

Running stock and dividends	$7,558 26
Credits on mortgage loans	412 68
Reserve fund	31 83
Borrowed money and accrued interest	1,050 00
Total	$9,052 77

RECEIPTS.

Dues on running stock	$6,691 50
Credits on mortgage loans	193 80
Loans on mortgage security repaid	4,500 00
Borrowed money	2,500 00
Interest	448 89
Pass-books and initiation fees	6 85
Total	$14,341 04
Cash on hand at close of last fiscal year	660 58
Total	$15,001 62

DISBURSEMENTS.

Loans on mortgage security	$8,500 00
Withdrawals of running stock and dividends	4,734 83
Borrowed money	1,450 00
Interest on borrowed money	37 32
Salaries of officers and directors	46 00
Office help, rent and legal services	62 50
All other expenses	85 20
Total	$14,915 85
Cash on hand	85 77
Total	$15,001 62

PROFIT AND LOSS—Earnings.

Interest	$448 89
Pass-books and initiation fees	6 85
Total	$455 74

PROFIT AND LOSS—Distribution.

Dividends on running stock	$197 59
Dividends on mortgage loan credits	4 58
Reserve fund credit	14 55
Interest on borrowed money	37 32
Salaries of officers and directors	46 00
Office help, rent and legal services	62 50
All other expenses	85 20
Furniture and fixtures	8 00
Total	$455 74

Number of shares of stock in force	435
Capital subscribed and in force	$217,500 00
Number of stockholders	117
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	19
Par value of each share	$500 00
Number of borrowers	5
Plan of Association	Permanent

NORWOOD BUILDING AND LOAN COMPANY

OF NORWOOD, HAMILTON COUNTY.

Incorporated, October 4, 1882. **Authorized capital, $1,000,000.00.**

President, J. C. Cadwallader.
Address, Norwood.
Treasurer, Edward Mills.
Address, Norwood.

Secretary, W. S. Johns.
Address, Norwood.
Attorney, George E. Mills.
Address, 714 Mercantile Library Bldg., Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 8, 1917.

ASSETS.

Cash on hand	$35 84
Loans on mortgage security	129,844 13
Total	$129,879 97
Interest due and uncollected	$110 02

LIABILITIES.

Running stock and dividends	$105,093 48
Deposits and accrued interest	6,444 08
Reserve fund	5,142 41
Undivided profit fund	2,000 00
Borrowed money and accrued interest	11,200 00
Total	$129,879 97
Interest due and uncollected	$110 02

RECEIPTS.

Dues on running stock	$38,528 51
Deposits	6,522 80
Credits on mortgage loans	9,078 82
Loans on mortgage security repaid	16,543 73
Borrowed money	26,750 00
Interest	8,938 86
Premium	88 08
Fines	39 02
Transfer fees	5 75
Pass books and initiation fees	15 75
Total	$106,511 32
Cash on hand at close of last fiscal year	21 09
Total	$106,532 41

DISBURSEMENTS.

Loans on mortgage security	$28,750 00
Withdrawals of running stock and dividends	44,104 97
Withdrawals of deposits	7,689 24
Borrowed money	23,875 00
Interest on deposits	278 74
Interest on borrowed money	571 07
Salaries of officers and directors	1,009 75
Office help, rent and legal services	39 00
All other expenses	166 78
Miscellaneous	12 02
Total	$106,496 57
Cash on hand	35 84
Total	$106,532 41

PROFIT AND LOSS—EARNINGS.

Interest	$8,938 86
Premium	88 08
Fines	39 02
Transfer fees	5 75
Pass-books and initiation fees	15 75
Total	$9,087 46

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,813 72
Dividends on mortgage loan credits	282 44
Reserve fund credit	392 41
Undivided profit credit	533 55
Interest on deposits	278 74
Interest on borrowed money	571 07
Salaries of officers and directors	1,009 75
Office help, rent and legal services	39 00
All other expenses	166 78
Total	$9,087 46

Number of shares of stock in force	1,915
Capital subscribed and in force	$957,500 00
Number of stockholders	355
Number of depositors	274
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	341
Par value of each share	$500 00
Number of borrowers	81
Plan of Association	Permanent

NORWOOD EAGLE BUILDING AND LOAN ASSOCIATION

OF NORWOOD, HAMILTON COUNTY.

Incorporated, August 26, 1915.

Authorized capital, $1,000,000.00.

President, Julius Behrens.
Address, 2278 Highland Ave.
Treasurer, Albert H. Rau.
Address, 1818 Lincoln Ave .

Secretary, John Bolsinger.
Address, 4223 Franklin Ave.
Attorney, H. C. Bolsinger.
Address, 1916 Hopkins Ave., Norwood.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 29, 1917.

ASSETS.

Cash on hand	$78 35
Loans on mortgage security	18,894 64
Furniture and fixtures	70 10
Stationery and supplies	35 00
Over payment. Pass Book No. 18	22 00
Total	$19,100 09

LIABILITIES.

Running stock and dividends	$15,207 69
Deposits and accrued interest	3,500 00
Reserve fund	75 00
Undivided profit fund	117 40
Borrowed money and accrued interest	200 00
Total	$19,100 09

RECEIPTS.

Dues on running stock	$15,934 11
Deposits	5,500 00
Loans on mortgage security repaid	3,762 65
Borrowed money	8,300 00
Interest	942 22
Fines	5 85
Pass-books and initiation fees	21 75
Total	$34,466 58
Cash on hand at close of last fiscal year	130 91
Total	$34,597 49

DISBURSEMENTS.

Loans on mortgage security	$13,400 00
Withdrawals of running stock and dividends	9,763 09
Withdrawals of deposits	2,000 00
Borrowed money	9,050 00
Interest on deposits	36 25
Interest on borrowed money	44 51
Salaries of officers and directors	122 50
All other expenses	102 79
Total	$34,519 14
Cash on hand	78 35
Total	$34,597 49

PROFIT AND LOSS—EARNINGS.

Interest	$942 22
Fines	5 85
Pass-books and initiation fees	21 75
Total	$969 82

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$489 99
Dividends on mortgage loan credits	18 63
Reserve fund credit	50 00
Undivided profit credit	70 15
Interest on deposits	36 25
Interest on borrowed money	44 51
Salaries of officers and directors	122 50
All other expenses	102 79
Stationery and supplies	35 00
Total	$969 82

Number of shares of stock in force	570
Capital subscribed and in force	$285,000 00
Number of stockholders	200
Number of depositors	190
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½
Rate per cent interest paid on deposits	4½

Number of shares loaned upon	41
Par value of each share	$500 00
Number of borrowers	10
Plan of Association	Permanent

NORWOOD HOME SAVINGS ASSOCIATION

OF NORWOOD, HAMILTON COUNTY.

Incorporated, October 31, 1913.

Authorized capital, $500,000.00.

President, Chas. F. Mathes.
Address, 2375 Mound Ave., Norwood.
Treasurer, E. Lee Miller.
Address, c/o Dexter Lumber Co., Norwood.

Secretary, Arthur T. Leininger.
Address, 4605 Main Ave., Norwood.
Attorney, James M. Stone.
Address, 2607 Union Central Bldg., Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 24, 1917.

ASSETS.

Cash on hand	$63 70
Loans on mortgage security	27,472 30
Furniture and fixtures	68 40
Due from borrowers for insurance and taxes	6 00
Bonds, Liberty—Due from subscribers	6,200 00
Books	23 92
Total	$33,834 32

LIABILITIES.

Running stock and dividends	$21,078 22
Deposits and accrued interest	4,460 11
Reserve fund	101 44
Undivided profit fund	213 28
Borrowed money and accrued interest	2,367 26
Over cash	14 01
Liberty bonds—Deferred payments	5,600 00
Total	$33,834 32

RECEIPTS.

Dues on running stock	$23,283 37
Deposits	4,628 11
Loans on mortgage security repaid	4,611 85
Loans on stock, certificates or pass-book security	75 00
Borrowed money	14,025 00
Insurance and taxes refunded by borrowers	52 53
Interest	1,468 00
Premium	14 50
Fines	9 80
Pass-books and initiation fees	23 25
Sale of bonds	1,300 00
Receipts over	14 51
Total	$49,505 92
Cash on hand at close of last fiscal year	13 65
Total	$49,519 57

DISBURSEMENTS.

Loans on mortgage security	$15,120 00
Withdrawals of running stock and dividends	16,387 92
Withdrawals of deposits	3,050 00
Borrowed money	12,275 00
Insurance and taxes paid for borrowers	58 53
Interest on deposits	177 47
Interest on borrowed money	94 61
Receipts short	50
Salaries of officers and directors	231 50
Office help, rent and legal services	60 00
All other expenses	100 34
Bonds purchased	1,900 00
Total	$49,455 87
Cash on hand	63 70
Total	$49,519 57

PROFIT AND LOSS—Earnings.

Interest	$1,468 00
Premium	14 50
Fines	9 80
Pass-books and initiation fees	23 25
Total	$1,515 55

PROFIT AND LOSS—Distribution.

Dividends on running stock	$677 41
Dividends on mortgage loan credits	42 42
Reserve fund credit	42 01
Undivided profit credit	64 96
Interest on deposits	177 47
Interest on borrowed money	105 99
Salaries of officers and directors	231 50
Office help, rent and legal services	60 00
All other expenses	100 34
Depreciation on books	13 45
Total	$1,515 55

Number of shares of stock in force	978
Capital subscribed and in force	$488,800 00
Number of stockholders	267
Number of depositors	13
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4½

Number of shares loaned upon	65
Par value of each share	$500 00
Number of borrowers	27
Rate per cent. premium charged	1/10
Plan of Association	Permanent

NORWOOD IMPROVED BUILDING AND LOAN COMPANY
OF NORWOOD, HAMILTON COUNTY.

Incorporated, April 21, 1888.

Authorized capital, $2,000,000.00.

President, C. E. Page.
Address, Cameron Ave., Norwood.
Treasurer, A. B. Hagemeyer.
Address, Floral Ave., Norwood.

Secretary, F. A. Zimmerman.
Address, 6354 Grand Vista Ave., Cincinnati.
Attorney, W. M. Fridman.
Address, St. Paul Bldg., Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 25, 1918.

ASSETS.

Cash on hand	$5,401 26
Loans on mortgage security	273,825 00
Real estate	5,000 00
Due from borrowers for insurance and taxes	119 60
Bonds	114 50
Total	$284,460 36
Interest due and uncollected	$126 57

LIABILITIES.

Running stock and dividends	$164,918 63
Credits on mortgage loans	65,686 15
Paid-up stock and dividends	3,906 40
Deposits and accrued interest	3,083 46
Reserve fund	12,619 17
Undivided profit fund	1,610 33
Borrowed money and accrued interest	32,636 22
Total	$284,460 36
Interest due and uncollected	$126 57

RECEIPTS.

Dues on running stock	$90,315 33
Loans on mortgages security repaid	43,300 00
Borrowed money	31,850 00
Insurance and taxes refunded by borrowers	132 03
Interest	17,165 93
Fines	39 55
Transfer fees	8 00
Pass-books and initiation fees	47 50
Rents from company's real estate	407 50
Sale of bonds	6,235 50
Total	$189,501 34
Cash on hand at close of last fiscal year	969 99
Total	$190,471 33

DISBURSEMENTS.

Loans on mortgage security	$18,200 00
Withdrawals of running stock and dividends	125,827 13
Withdrawals of paid-up stock	100 00
Withdrawals of deposits	80 00
Borrowed money	29,800 00
Insurance and taxes paid for borrowers	247 50
Dividends on paid-up stock	226 20
Interest on deposits	124 52
Interest on borrowed money	1,831 10
Repairs on company's real estate	370 21
Taxes	66 84
Salaries of officers and directors	1,448 00
All other expenses	398 57
Bonds purchased	6,350 00
Total	$185,070 07
Cash on hand	5,401 26
Total	$190,471 33

PROFIT AND LOSS—EARNINGS.

Interest	$17,165 93
Fines	39 55
Transfer fees	8 00
Pass-books and initiation fees	47 50
Rent from company's real estate	407 50
Total	$17,668 48

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,986 78
Dividends on mortgage loan credits	3,472 65
Dividends on paid-up stock	223 40
Reserve fund credit	685 70
Undivided profit credit	135 35
Interest on deposits	122 92
Interest on borrowed money	1,744 06
Salaries of officers and directors	1,448 00
All other expenses	398 57
Taxes	66 84
Repairs on company's real estate	249 11
Reduction company's real estate	121 10
Pass book account	14 00
Total	$17,668 48

Number of shares of stock in force	1,995
Capital subscribed and in force	$997,500 00
Number of stockholders	422
Number of depositors	14
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5 4/5

Number of shares loaned upon	573
Par value of each share	$500 00
Number of borrowers	108
Plan of Association	Permnaent

NORWOOD VIEW BUILDING AND LOAN COMPANY

OF NORWOOD, HAMILTON COUNTY.

Incorporated, January 11, 1916.

Authorized capital, $500,000.00.

President, John T. Edwards.
Address, 5204 Hunter Ave., Norwood.
Treasurer, J. R. Schroyer.
Address, Lawn and Ralston Aves.

Secretary, Arthur H. Nagel.
Address, 2315 Mound Ave.
Attorney, Arthur L. Wolf.
Address, 2219 Monroe Ave., Norwood.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$172 58
Loans on mortgage security	15,835 50
Furniture and fixtures	50 00
Book, etc	75 00
Total	$16,133 08

LIABILITIES.

Running stock and dividends	$9,826 03
Credits on mortgage loans	1,329 00
Deposits and accrued interest	3,626 84
Reserve fund	30 00
Undivided profit fund	141 21
Borrowed money and accrued interest	1,180 00
Total	$16,133 08

RECEIPTS.

Dues on running stock	$12,090 91
Deposits	3,041 84
Credits on mortgage loans	1,329 00
Borrowed money	6,355 00
Interest	848 02
Fines	1 90
Pass-books and initiation fees	21 25
Profits on mortgage loan	3 15
Over cash	1 54
Total	$23,692 61
Cash on hand at close of last fiscal year	32 88
Total	$23,725 49

DISBURSEMENTS.

Loans on mortgage security	$6,950 00
Withdrawals of running stock and dividends	8,100 15
Withdrawals of deposits	1,434 04
Borrowed money	6,606 01
Interest on deposits	170 03
Interest on borrowed money	71 59
Taxes	46
Salaries of officers and directors	107 00
Office help, rent and legal services	44 50
All other expenses	69 13
Total	$23,552 91
Cash on hand	172 58
Total	$23,725 49

PROFIT AND LOSS—EARNINGS.

Interest	$848 02
Fines	1 90
Pass-books and initiation fees	21 25
Transferred from undivided profit fund	34 29
Profits on mortgage loans	3 15
Over cash	1 54
Total	$910 15

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$394 77
Reserve fund credit	20 00
Undivided profit credit	26 12
Interest on deposits	170 03
Interest on borrowed money	71 59
Salaries of officers and directors	107 00
Office help, rent and legal services	44 50
All other expenses	69 13
Taxes	46
Furniture and fixtures	6 55
Total	$910 15

Number of shares of stock in force	616
Capital subscribed and in force	$307,900 00
Number of stockholders	218
Number of depositors	9
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4½
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	27
Par value of each share	$500 00
Number of borrowers	9
Plan of Association	Permanent

WEST NORWOOD BUILDING AND LOAN COMPANY

OF NORWOOD, HAMILTON COUNTY.

Incorporated, August, 1892. Authorized capital, $1,000,000.00.

President, Dr. J. J. Winn.
Address, 3485 Montgomery Pike, Evanston.
Treasurer, Henry Ott.
Address, Evanston.

Secretary, Carl Scherl.
Address, 1748 Mills Ave., Norwood.
Attorney, Ed. Tepe.
Address, Allison St., Norwood.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 10, 1917.

ASSETS.

Cash on hand	$253 38
Loans on mortgage security	106,379 76
Furniture and fixtures	363 79
Real estate—office building	7,474 23
Total	$114,471 16

LIABILITIES.

Running stock and dividends	$97,697 59
Deposits and accrued interest	6,054 43
Reserve fund	3,982 92
Undivided profit fund	711 22
Borrowed money and accrued interest	6,025 00
Total	$114,471 16

RECEIPTS.

Dues on running stock	$46,114 84
Deposits	2,910 00
Loans on mortgage security repaid	14,771 24
Borrowed money	20,350 00
Interest	6,205 68
Fines	11 28
Pass-books and initiation fees	28 00
Rents from company's real estate	686 00
Tax refund	44 66
Furniture and fixtures	8 00
Total	$91,129 70
Cash on hand at close of last fiscal year	99 08
Total	$91,228 78

DISBURSEMENTS.

Loans on mortgage security	$28,675 00
Withdrawals of running stock and dividends	36,437 22
Withdrawals of deposits	2,255 00
Borrowed money	21,500 00
Real estate—office building	77 99
Interest on deposits	134 89
Interest on borrowed money	602 57
Taxes	139 20
Salaries of officers and directors	767 50
All other expenses	311 48
Furniture and fixtures	74 55
Total	$90,975 40
Cash on hand	253 38
Total	$91,228 78

PROFIT AND LOSS—EARNINGS.

Interest	$6,205 68
Fines	11 28
Pass-books and initiation fees	28 00
Rents from company's real estate	6 86
Total	$6,930 96

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,414 43
Dividends on mortgage loan credits	101 28
Reserve fund credit	401 02
Undivided profit credit	25 79
Interest on deposits	212 35
Interest on borrowed money	602 57
Salaries of officers and directors	767 50
All other expenses	311 48
Taxes	94 54
Total	$6,930 96

Number of shares of stock in force	1,692
Capital subscribed and in force	$846,000 00
Number of stockholders	491
Number of depositors	12
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	272
Par value of each share	$500 00
Number of borrowers	77
Plan of Association	Permanent

CENTRAL GERMAN BUILDING, LOAN AND SAVINGS ASSOCIATION.

OF READING, HAMILTON COUNTY.

Incorporated, May 15, 1884. Authorized capital, $300,000.00.

President, Stephen Heinert. Address, Lockland.
Treasurer, Edward Flanding. Address, Lockland.
Secretary, J. E. Vetter. Address, Reading.
Attorney, Clifford Brown. Address, Lockland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 29, 1918.

ASSETS.

Cash on hand	$2,318 00
Loans on mortgage security	126,600 00
Loans on stock, certificates or pass-book security	205 00
Furniture and fixtures	460 00
Real estate sold on contract	1,535 00
Real estate—office building	6,172 28
Due from borrowers for insurance and taxes	154 68
Bonds	2,200 00
War savings stamps	104 25
Total	$139,749 21
Interest due and uncollected	$169 05

LIABILITIES.

Running stock and dividends	$63,207 02
Credits on mortgage loans	26,695 63
Credits on real estate sold on contract	292 72
Paid-up stock and dividends	2,426 38
Deposits and accrued interest	32,820 44
Reserve fund	5,763 93
Undivided profit fund	299 63
Borrowed money and accrued interest	8,000 00
Due borrowers on unfinished buildings	73 46
Liberty bond payments	170 00
Total	$139,749 21
Interest due and uncollected	$169 05

RECEIPTS.

Dues on running stock	$16,637 28
Deposits	5,400 00
Credits on mortgage loans	7,697 71
Loans on mortgage security repaid	12,738 50
Loans on stock, certificates or pass-book security	275 00
Borrowed money	17,500 00
Real estate sold on contract	46 86
Interest	6,540 58
Premium	534 10
Pass-books and initiation fees	19 00
Rents from company's real estate	134 50
Sale of bonds	1,670 00
Sale of fixtures	10 00
Total	$69,203 53
Cash on hand at close of last fiscal year	2,376 30
Total	$71,579 83

DISBURSEMENTS.

Loans on mortgage security	$28,050 00
Loans on stock, certificates or pass-book security	480 00
Withdrawals of running stock and dividends	16,798 99
Withdrawals of deposits	3,300 00
Borrowed money	9,500 00
Insurance and taxes paid for borrowers	100 75
Real estate—office building	3,522 28
Dividends on paid-up stock	152 75
Interest on deposits	1,470 72
Interest on borrowed money	212 51
Fixtures	528 07
Taxes	49 10
Salaries of officers and directors	1,027 00
Office help, rent and legal services	14 20
All other expenses	202 19
Bonds purchased	3,700 00
War saving stamps	104 25
Dividend mortgage credit	49 02
Total	$69,261 83
Cash on hand	2,318 00
Total	$71,579 83

PROFIT AND LOSS—EARNINGS.

Interest	$6,540 58
Premium	534 10
Pass-books and initiation fees	19 00
Rent from company's real estate	134 50
Total	$7,228 18

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,672 82
Dividends on mortgage loan credits	49 02
Dividends on paid-up stock	152 75
Reserve fund credit	328 40
Interest on deposits	1,462 12
Interest on borrowed money	212 51
Salaries of officers and directors	1,027 00
Office help, rent and legal services	14 20
All other expenses	202 19
Taxes	49 10
Furniture and fixtures	58 07
Total	$7,228 18

Number of shares of stock in force	1,901
Capital subscribed and in force	$285,100 00
Number of stockholders	355
Number of depositors	76
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6.50
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	325
Par value of each share	$150 00
Number of borrowers	105
Plan of Association	Permanent

HOME BUILDING AND LOAN COMPANY
OF READING, HAMILTON COUNTY.

Incorporated, May 11, 1891.
President, W. A. Wilson.
Address, Lockland.
Treasurer, H. H. Eiling.
Address, Reading.

Authorized capital, $2,000,000.00.
Secretary, F. H. Vorjohan.
Address, Reading.
Attorney, S. C. Roettinger.
Address, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 30, 1918.

ASSETS.

Cash on hand	$30,845 74
Loans on mortgage security	833,535 00
Loans on stock, certificates or pass-book security	2,600 00
Real estate	13,090 00
Due from borrowers for insurance and taxes	43 75
Bonds	39,800 00
Total	$920,339 49
Interest due and uncollected	$1,943 90

LIABILITIES.

Credits on mortgage loans	$170,839 14
Paid-up stock and dividends	26,000 00
Deposits and accrued interest	639,613 03
Reserve fund	55,500 00
Undivided profit fund	14,429 74
Due borrowers on unfinished buildings	11,371 58
3rd Liberty loan	2,335 00
Loan stock certificates	251 00
Total	$920,339 49
Interest due and uncollected	$1,943 90

RECEIPTS.

Loan certificates	$50 00
Deposits	140,561 59
Credits on mortgage loans	52,991 42
Loans on mortgage security repaid	105,683 21
Loans on stock, certificates or pass-book security	4,890 00
Loans on all other security repaid	200 00
Unfinished building account	120,950 00
Borrowed money	36,500 00
Real estate sold on contract	2,856 50
Insurance and taxes refunded by borrowers	165 93
Interest	46,360 40
Hatfield dividend	50 00
Pass-books and initiation fees	48 25
Rents from company's real estate	431 65
Sale of bonds	6,250 05
Bonds matured	23,500 00
3rd Liberty loan	2,335 00
Total	$543,823 95
Cash on hand at close of last fiscal year	24,252 86
Total	$568,076 81

DISBURSEMENTS.

Loans on mortgage security	$175,200 00
Loans on stock, certificates or pass-book security	1,800 00
Loans on all other security	100 00
Unfinished building account	113,218 73
Withdrawals of credits on M. L.	49 00
Withdrawals of loan stock certificates	3 00
Withdrawals of deposits	145,611 64
Borrowed money	36,500 00
Insurance and taxes paid for borrowers	93 93
Real estate (purchase price)	80 00
Dividends on paid-up stock	2,000 00
Interest on deposits	33,604 00
Interest on borrowed money	885 45
Repairs on company's real estate	96 92
Taxes	180 00
Salaries of officers and directors	3,240 00
Office help, rent and legal services	1,291 00
All other expenses	726 41
Bonds purchased	22,550 00
Total	$537,231 07
Cash on hand	30,845 74
Total	$568,076 81

PROFIT AND LOSS—EARNINGS.

Interest	$46,360 40
Pass-books and initiation fees	48 50
Rent from company's real estate	431 65
Hatfield dividend	50 00
Real estate on contract	275 00
Total	$47,165 30

PROFIT AND LOSS—DISTRIBUTION.

Dividends on mortgage loan credits	$37 80
Dividends on paid-up stock	2,000 00
Reserve fund credit	3,000 00
Undivided profit credit	1,158 19
Interest on deposits	33,502 60
Interest on borrowed money	885 45
Salaries of officers and directors	3,240 00
Office help, rent and legal services	1,291 00
All other expenses	726 41
Taxes	180 99
Repairs on company's real estate	96 92
Reduction real estate	1,045 94
Total	$47,165 30

Number of shares of stock in force	565
Capital subscribed and in force	$56,500 00
Number of stockholders	282
Number of depositors	1,416
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	4 to 6

Number of shares loaned upon	315
Par value of each share	$100 00
Number of borrowers	385
Plan of Association	Permanent

READING BUILDING AND LOAN COMPANY
OF READING, HAMILTON COUNTY.

Incorporated, April 3, 1909. Authorized capital, $2,000,000.00.

President, M. G. Roth.
Address, Reading.
Treasurer, Frank Koehler, Sr.
Address, Reading.

Secretary, A. Elmlinger.
Address, Reading.
Attorney, W. W. Bellew.
Address, Lockland.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 27, 1918.

ASSETS.

Cash on hand	$3,671 25
Loans on mortgage security	262,430 00
Loans on stock, certificates or pass-book security	650 00
Furniture and fixtures	459 50
Real estate—office building	5,700 00
Bonds	672 50
War savings stamps	37 17
Thrift stamps	9 75
Total	$273,630 17
Interest due and uncollected	$203 23

LIABILITIES.

Running stock and dividends	$114,648 96
Credits on mortgage loans	49,748 77
Deposits and accrued interest	103,003 33
Reserve fund	5,629 11
Undivided profit fund	600 00
Total	$273,630 17
Interest due and uncollected	$203 23

RECEIPTS.

Dues on running stock	$43,516 59
Deposits	28,581 34
Credits on mortgage loans	11,665 70
Loans on mortgage security repaid	40,485 00
Loans on stock, certificates or pass-book security	1,090 00
Borrowed money	25,725 00
Insurance and taxes refunded by borrowers	67 55
Interest	15,942 95
Fixtures	80 00
Pass-books and initiation fees	44 25
Rents from company's real estate	56 00
Sale of bonds	4,327 50
Thrift stamps	3 00
Refunder on war savings stamps	08
Total	$171,584 96
Cash on hand at close of last fiscal year	722 09
Total	$172,307 05

DISBURSEMENTS

Loans on mortgage security	$62,000 00
Loans on stock, certificates or pass-book security	650 00
Furniture and fixtures	519 50
Interest refunded	5 44
Withdrawals of running stock and dividends	41,326 44
Withdrawals of deposits	12,338 50
Borrowed money	31,825 00
Insurance and taxes paid for borrowers	18 76
Real estate (purchase price)	5,700 00
Real estate on contract	50 00
Interest on deposits	4,101 97
Interest on borrowed money	265 65
Repairs on company's real estate	263 73
Taxes	31 99
Salaries of officers and directors	2,426 00
Office help, rent and legal services	141 35
All other expenses	335 76
Bonds purchased	5,000 00
Dividends on mortgage credits	1,635 71
Total	$168,635 80
Cash on hand	3,671 25
Total	$172,307 05

PROFIT AND LOSS—EARNINGS.

Interest	$15,942 95
Pass-books and initiation fees	44 25
Rent from company's real estate	56 00
Fixtures	20 00
Insurance refunder	1 63
Total	$16,064 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,064 03
Dividends on mortgage loan credits	1,635 71
Reserve fund credit	440 85
Interest on deposits	4,454 32
Interest on borrowed money	265 65
Salaries of officers and directors	2,426 00
Office help, rent and legal services	141 35
All other expenses	335 76
Taxes	31 99
Repairs on company's real estate	263 73
Interest refunded	5 44
Total	$16,064 83

Number of shares of stock in force	2,952
Capital subscribed and in force	$1,476,110 00
Number of stockholders	689
Number of depositors	207
Rate per cent. interest charged	6–6½–7 28/100
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	523
Par value of each share	$500 00
Number of borrowers	174
Plan of Association	Permanent

ST. BERNARD LOAN AND BUILDING ASSOCIATION COMPANY

OF ST. BERNARD, HAMILTON COUNTY.

Incorporated, May 20, 1881.

Authorized capital, $1,500,000.00.

President, Henry J. Nailor.
Address, 225 W. Ross Ave., St. Bernard.
Treasurer, B. H. Wess.
Address 4320 Bertus St., St. Bernard.

Secretary, Frank W. Imwalle.
Address, 4811 Carthage Pike, St. Bernard.
Attorney, Samuel B. Hammel.
Address, 7025 Fair Park Ave., St. Bernard.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 14, 1917.

ASSETS.

Cash on hand	$20,197 42
Loans on mortgage security	338,747 77
Furniture and fixtures	250 00
Due from borrowers for insurance and taxes	52 84
Bonds	21,000 00
Total	$380,248 03
Interest due and uncollected	$73 63

LIABILITIES.

Running stock and dividends	$228,305 75
Credits on mortgage loans	114,021 40
Deposits and accrued interest	20,681 79
Reserve fund	14,506 00
Undivided profit fund	2,733 09
Total	$380,248 03
Interest due and uncollected	$73 63

RECEIPTS.

Dues o r running stock	$60,312 05
Deposits	2,369 35
Credits on mortgage loans	23,998 15
Loans on mortgage security repaid	48,733 47
Borrowed money	14,500 00
Insurance and taxes refunded by borrowers	100 05
Interest	19,748 05
Premium	426 55
Fines	244 90
Pass-books and initiation fees	23 50
Miscellaneous	8 70
Total	$170,464 77
Cash on hand at close of last fiscal year	5,614 63
Total	$176,079 40

DISBURSEMENTS.

Loans on mortgage security	$41,887 70
Withdrawals of running stock and dividends	71,928 22
Withdrawals of deposits	3,070 00
Borrowed money	14,500 00
Insurance and taxes paid for borrowers	35 29
Interest on deposits	998 23
Interest on borrowed money	121 81
Salaries of officers and directors	1,686 00
Office help, rent and legal services	100 00
All other expenses	292 23
Bonds purchased	21,000 00
Accrued interest on bonds	262 50
Total	$155,881 98
Cash on hand	20,197 42
Total	$176,079 40

PROFIT AND LOSS—EARNINGS.

Interest	$19,459 06
Premium	426 55
Fines	244 90
Pass-books	23 50
Miscellaneous	8 70
Total	$20,162 71
Number of shares of stock in force	3,173
Capital subscribed and in force	$1,586,500 00
Number of stockholders	607
Number of depositors	24
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$10,292 15
Dividends on mortgage loan credits	4,650 25
Reserve fund credit	856 00
Undivided profit credit	1,316 40
Interest on deposits	800 71
Interest on borrowed money	118 97
Salaries of officers and directors	1,686 00
Office help, rent and legal services	100 00
All other expenses	292 23
Furniture and fixtures	50 00
Total	$20,162 71
Number of shares loaned upon	750
Par value of each share	$500 00
Number of borrowers	176
Rate per cent. premium charged	1c. per share
Plan of Association	Permanent

ST. BERNARD PROGRESSIVE BUILDING AND LOAN ASSOCIATION COMPANY

OF ST. BERNARD, HAMILTON COUNTY.

Incorporated, January 4, 1894. Authorized capital, $1,500,000.00.

President, Henry A. Wess.
Address, 3973 Lowry Ave., Avondale.
Treasurer, Herman J. Witte.
Address, 4320 Carthage Pike.

Secretary, John G. Overmann.
Address, 4223 Tower Ave., St. Bernard.
Attorney, Samuel B. Hammell.
Address, 619 First National Bank Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 8, 1918.

ASSETS

Cash on hand	$1,679 16
Loans on mortgage security	268,000 00
Due from borrowers for insurance and taxes	33 53
Bonds—Liberty, second	1,000 00
Total	$270,712 69
Interest due and uncollected	$82 78

LIABILITIES.

Running stock and dividends	$189,249 68
Credits on mortgage loans	61,578 12
Reserve fund	5,886 98
Undivided profit fund	2,847 91
Borrowed money and accrued interest	11,150 00
Total	$270,712 69
Interest due and uncollected	$82 78

RECEIPTS.

Dues on running stock	$82,823 06
Credits on mortgage loans	11,031 69
Loans on mortgage security repaid	21,783 55
Borrowed money	18,650 00
Interest	12,538 84
Fines	9 25
Pass-books and initiation fees	26 75
Total	$146,863 14
Cash on hand at close of last fiscal year	6,621 10
Total	$153,484 24

DISBURSEMENTS.

Loans on mortgage security	$52,700 00
Withdrawals of running stock and dividends	79,785 11
Borrowed money	7,500 00
Dividends on running stock	8,665 22
Interest on borrowed money	233 78
Salaries of officers and directors	1,767 00
All other expenses	153 97
Bonds purchased—Liberty	1,000 00
Total	$151,805 08
Cash on hand	1,679 16
Total	$153,484 24

PROFIT AND LOSS—EARNINGS.

Interest	$12,538 84
Fines	9 25
Pass-books and initiation fees	26 75
Total	$12,574 84

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,564 62
Dividends on mortgage loan credits	334 76
Reserve fund credit	521 00
Undivided profit credit	999 71
Interest on borrowed money	233 78
Salaries of officers and directors	1,767 00
All other expenses	153 97
Total	$12,574 84

Number of shares of stock in force	2,598
Capital subscribed and in force	$1,299,000 00
Number of stockholders	660
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	544
Par value of each share	$500 00
Number of borrowers	116
Plan of Association	Permanent

TOWN HALL SAVINGS AND LOAN ASSOCIATION

OF ST. BERNARD, HAMILTON COUNTY.

Incorporated, March, 1909.

Authorized capital, $500,000.00.

President, Edward Wollung.
Address, Tower and Church Sts.
Treasurer, August Meyer.
Address, East Ross Ave.

Secretary, Joseph J. Kuntzler.
Address, 4926 Carthage Pike.
Attorney, Chas. A. Heilker.
Address, 88 Mitchell Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 27, 1917.

ASSETS.

Cash on hand	$287 86
Loans on mortgage security	37,657 42
Furniture and fixtures	90 00
Bonds—U. S. Liberty	440 00
Total	$38,475 28

LIABILITIES.

Running stock and dividends	$31,879 83
Deposits and accrued interest	3,805 37
Reserve fund	977 17
Undivided profit fund	662 91
Borrowed money and accrued interest	1,150 00
Total	$38,475 28

RECEIPTS.

Dues on running stock	$15,323 65
Deposits	3,830 37
Loans on mortgage security repaid	7,627 75
Borrowed money	16,915 00
Interest	2,016 73
Premium	363 40
Fines	2 23
Transfer fees	25
Pass-books and initiation fees	10 50
Other receipts	11 50
Total	$46,101 38
Cash on hand at close of last fiscal year	107 48
Total	$46,208 86

DISBURSEMENTS.

Loans on mortgage security	$11,600 00
Withdrawals of running stock and dividends	12,203 48
Withdrawals of deposits	1,625 00
Borrowed money	19,330 00
Interest on deposits	109 94
Interest on borrowed money	183 23
Salaries of officers and directors	370 75
All other expenses	58 60
Bonds purchased	440 00
Total	$45,921 00
Cash on hand	287 86
Total	$46,208 86

PROFIT AND LOSS—EARNINGS.

Interest	$2,016 73
Premium	363 40
Fines	2 23
Transfer fees	25
Pass-books and initiation fees	10 50
Salary returned	11 50
Total	$2,404 61

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,273 24
Dividends on mortgage loan credits	27 13
Reserve fund credit	176 72
Undivided profit credit	205 00
Interest on deposits	109 94
Interest on borrowed money	183 23
Salaries of officers and directors	370 75
All other expenses	58 60
Total	$2,404 61

Number of shares of stock in force	577
Capital subscribed and in force	$288,500 00
Number of stockholders	180
Number of depositors	9
Rate per cent. interest charged	5
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	92
Par value of each share	$500 00
Number of borrowers	30
Rate per cent. premium charged	8c per share
Plan of Association	Permanent

PEOPLE'S BUILDING AND LOAN ASSOCIATION COMPANY

OF SHARONVILLE, HAMILTON COUNTY.

Incorporated, February 7, 1904.

Authorized capital, $500,000.00.

President, Fred Brenleux.
Address, Sharonville.
Treasurer, V. W. Spellmire.
Address, Sharonville.

Secretary, W. B. Robinson.
Address, Sharonville.
Attorney, L. P. Baen.
Address, Sharonville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 26, 1917.

ASSETS.

Cash on hand	$2,506 58
Loans on mortgage security	83,775 00
Real estate	3,072 43
Bonds	1,188 00
Total	$90,542 01
Interest due and uncollected	$110 00

LIABILITIES.

Running stock and dividends	$45,331 35
Credits on mortgage loans	21,099 52
Deposits and accrued interest	15,525 00
Reserve fund	2,173 18
Undivided profit fund	12 96
Borrowed money and accrued interest	6,400 00
Total	$90,542 01
Interest due and uncollected	$110 00

RECEIPTS.

Dues on running stock	$9,488 80
Deposits	2,300 00
Credits on mortgage loans	20,089 12
Borrowed money	8,200 00
Interest	3,847 19
Pass-books and initiation fees	54 50
Rents from company's real estate	23 00
Sale of bonds	2,312 00
Interest on Liberty bonds	3 41
Total	$46,318 02
Deficit at close of last fiscal year	327 85
Total	$45,990 17

DISBURSEMENTS.

Loans on mortgage security	$23,725 00
Withdrawals of running stock and dividends	9,256 36
Withdrawals of deposits	3,675 00
Borrowed money	1,800 00
Printing and supplies	8 75
Interest on deposits	644 94
Interest on borrowed money	15 70
Interest refunded	69 81
Salaries of officers and directors	364 00
Office help, rent and legal services	52 66
All other expenses	367 72
Bonds purchased	3,500 00
Interest on Liberty bonds	3 65
Total	$43,483 59
Cash on hand	2,506 58
Total	$45,990 17

PROFIT AND LOSS—EARNINGS.

Interest	$3,847 19
Pass-books and initiation fees	54 50
Rents from company's real estate	23 00
Transferred from undivided profit fund	121 06
Interest on Liberty bonds	3 41
Total	$4,049 16

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,209 80
Dividends on mortgage loan credits	190 15
Reserve fund credit	119 36
Undivided profits credit	2 62
Interest on deposits	644 94
Interest on borrowed money	15 70
Salaries of officers and directors	364 00
Office help, rent and legal services	52 66
All other expenses	367 72
Interest on Liberty bonds	3 65
Interest returned	69 81
Printing and supplies	8 75
Total	$4,049 16

Number of shares of stock in force	1,043
Capital subscribed and in force	$260,700 00
Number of stockholders	335
Number of depositors	40
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	326
Par value of each share	$250 00
Number of borrowers	89
Plan of Association	Permanent

SHARONVILLE SAVINGS AND LOAN COMPANY

OF SHARONVILLE, HAMILTON COUNTY.

Incorporated, February 3, 1882. Authorized capital, $250,000.00.

President, C. S. Long.
Address, Sharonville.
Treasurer, J. W. Browne.
Address, Sharonville.

Secretary, N. E. Browne.
Address, Wyoming.
Attorney, A. N. Ragland.
Address, St. Paul Bldg., Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 28, 1917.

ASSETS.

Cash on hand	$197 09
Loans on mortgage security	114,475 00
Furniture and fixtures	100 00
Due from borrowers for insurance and taxes	16 36
Bonds	50 00
Total	$114,838 45
Interest due and uncollected	$225 86

LIABILITIES.

Running stock and dividends	$25,633 10
Credits on mortgage loans	31 082 73
Paid-up stock and dividends	16,000 00
Deposits and accrued interest	30,677 03
Reserve fund	4,300 00
Undivided profit fund	1,643 74
Borrowed money and accrued interest	5,500 00
Deposit for loans	1 85
Total	$114,838 45
Interest due and uncollected	$225 86

RECEIPTS.

Dues on running stock	$5,880 62
Deposits	12,699 00
Credits on mortgage loans	13,009 10
Borrowed money	12,600 00
Insurance and taxes refunded by borrowers	34 80
Interest	5,096 36
Premium	1,065 28
Fines	63 38
Pass-books and initiation fees	64 30
Sale of bonds—Liberty loan	1,450 00
Deposit for loans	220 95
Total	$52,183 79
Cash on hand at close of last fiscal year	128 82
Total	$52,312 61

DISBURSEMENTS.

Loans on mortgage security	$29,400 00
Withdrawals of running stock and dividends	1,650 00
Withdrawals of deposits	7,949 00
Borrowed money	7,100 00
Insurance and taxes paid for borrowers	42 70
Dividends on paid-up stock, and running stock	2,332 20
Interest on deposits	1,158 17
Interest on borrowed money	157 64
Salaries of officers and directors	448 00
Office help, rent and legal services	96 00
All other expenses	57 36
Bonds purchased—Liberty loan	1,500 00
Deposit for loans	223 45
Total	$52,115 52
Cash on hand	197 09
Total	$52,312 61

PROFIT AND LOSS—Earnings.

Interest	$5,096 36
Premium	1,065 28
Fines	63 38
Pass-books and initiation fees	64 30
Transferred from undivided profit fund	11 51
Total	$6,300 83

PROFIT AND LOSS—Distribution.

Dividends on running stock	$1,373 20
Dividends on mortgage loan credits	1,356 28
Dividends on paid-up stock	960 00
Reserve fund credit	200 00
Undivided profit credit	195 18
Interest on deposits	1,158 17
Interest on borrowed money	157 64
Salaries of officers and directors	448 00
Office help, rent and legal services	96 00
All other expenses	57 36
Accrued interest account	299 00
Total	$6,300 83

Number of shares of stock in force	922
Capital subscribed and in force	$230,475 00
Number of stockholders	192
Number of depositors	55
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	458
Par value of each share	$250 00
Number of borrowers	63
Rate per cent. premium charged	1
Plan of Association	Permanent

SILVERTON LOAN AND BUILDING COMPANY

OF SILVERTON, HAMILTON COUNTY.

Incorporated, October 21, 1890. Authorized capital, $500,000.00.

President, W. B. Stewart.
Address, Silverton.
Treasurer, W. R. Gould.
Address, Silverton.

Secretary, A. A. Sprague.
Address, Silverton.
Attorney, F. H. Reppert.
Address, Silverton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 11, 1917.

ASSETS.

Cash on hand	$30 98
Loans on mortgage security	138,404 10
Loans on stock, certificates or pass-book security	200 00
Furniture and fixtures	100 00
Due from borrowers for insurance and taxes	75 00
Dividends overdrawn	01
Total	$138,810 09
Interest due and uncollected	$71 36

LIABILITIES.

Running stock and dividends	$32,512 94
Paid-up stock and dividends	63,332 31
Deposits and accrued interest	19,667 03
Reserve fund	4,237 81
Undivided profit fund	1,330 00
Borrowed money and accrued interest	17,730 00
Total	$138,810 09
Interest due and uncollected	$71 36

RECEIPTS.

Dues on running stock	$12,101 00
Paid-up stock	13,000 00
Deposits	9,532 00
Loans on mortgage security repaid	25,076 57
Loans on stock, certificates or pass-book security	2,211 00
Borrowed money	34,080 00
Insurance and taxes refunded by borrowers	112 20
Interest	8,391 73
Premium	492 92
Fines	36 70
Pass-books and initiation fees	22 00
Total	$105,056 12
Cash on hand at close of last fiscal year	38 81
Total	$105,094 93

DISBURSEMENTS.

Loans on mortgage security	$34,066 49
Loans on stock, certificates or pass-book security	400 00
Withdrawals of running stock and dividends	15,213 53
Withdrawals of paid-up stock	9,000 00
Withdrawals of deposits	10,432 00
Borrowed money	29,560 00
Insurance and taxes paid for borrowers	187 20
Dividends on paid-up stock	3,018 08
Interest on deposits	1,323 50
Interest on borrowed money	691 95
Salaries of officers and directors	865 00
Office help, rent and legal services	44 50
All other expenses	261 70
Total	$105,063 95
Cash on hand	30 98
Total	$105,094 93

PROFIT AND LOSS—EARNINGS.

Interest	$8,391 73
Premium	492 92
Fines	36 70
Pass-books and initiation fees	22 00
Total	$8,943 35

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,716 15
Dividends on mortgage loan credits	213 69
Dividends on paid-up stock	3,369 32
Reserve fund credit	386 83
Undivided profit credit	380 00
Interest on deposits	1,114 21
Interest on borrowed money	691 95
Salaries of officers and directors	865 00
Office help, rent and legal services	44 70
All other expenses	57 00
Furniture and fixtures	104 70
Total	$8,943 35

Number of shares of stock in force	936
Capital subscribed and in force	$468,000 00
Number of stockholders	333
Number of depositors	58
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	349
Par value of each share	$500 00
Number of borrowers	119
Rate per cent. premium charged	.0312
Plan of Association	Permanent

TERRACE PARK BUILDING AND LOAN COMPANY

OF TERRACE PARK, HAMILTON COUNTY.

Incorporated, March 23, 1892.

Authorized capital, $500,000.00.

President, Louis Breiling.
Address, Terrace Park.
Treasurer, Walter H. Boone.
Address, Terrace Park.

Secretary, Charles Gegner.
Address, Terrace Park.
Attorney, Hayward D. Gatch.
Address, Milford.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 4, 1918.

ASSETS.

Cash on hand	$709 09
Loans on mortgage security	75,400 00
Loans on stock, certificates or pass-book security	385 00
Bonds	2,197 00
Total	$78,691 09
Interest due and uncollected	$45 60

LIABILITIES.

Running stock and dividends	$38,585 82
Credits on mortgage loans	21,738 22
Deposits and accrued interest	2,575 00
Reserve fund	2,001 55
Undivided profit fund	19 50
Borrowed money and accrued interest	13,771 00
Total	$78,691 09
Interest due and uncollected	$45 60

RECEIPTS.

Dues on running stock	$13,132 21
Deposits	3,100 00
Credits on mortgage loans	3,846 10
Loans on mortgage security repaid	4,500 00
Loans on stock, certificates or pass-book security	190 00
Borrowed money	19,180 00
Interest	4,616 58
Transfer fees	10 50
Pass-books and initiation fees	5 75
Sale of bonds	3,803 00
Total	$52,384 14
Cash on hand at close of last fiscal year	61 63
Total	$52,445 77

DISBURSEMENTS.

Loans on mortgage security	$10,300 00
Loans on stock, certificates or pass-book security	540 00
Withdrawals of running stock and dividends	18,896 89
Withdrawals of mortgage stock	674 67
Withdrawals of deposits	3,950 00
Borrowed money	10,209 00
Interest on deposits	127 01
Interest on borrowed money	593 52
Salaries of officers and directors	334 50
Office help, rent and legal services	48 00
All other expenses	63 09
Bonds purchased	6,000 00
Total	$51,736 68
Cash on hand	709 09
Total	$52,445 77

PROFIT AND LOSS—EARNINGS.

Interest	$4,616 58
Transfer fees	10 50
Pass-books and initiation fees	5 75
Transferred from undivided profit fund	47 20
Total	$4,680 03

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,340 69
Dividends on mortgage loan credits	961 85
Reserve fund credit	173 33
Undivided profit fund	38 04
Interest on deposits	127 01
Interest on borrowed money	593 52
Salaries of officers and directors	334 50
Office help, rent and legal services	48 00
All other expenses	63 09
Total	$4,680 03

Number of shares of stock in force	628
Capital subscribed and in force	$313,750 00
Number of stockholders	101
Number of depositors	12
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	121
Par value of each share	$500 00
Number of borrowers	30
Plan of Association	Permanent

WYOMING LOAN AND SAVINGS COMPANY

OF WYOMING, HAMILTON COUNTY.

Incorporated, July 25, 1882. **Authorized capital, $1,000,000.00.**

President, A. A. Taylor.
Address, Wyoming.
Treasurer, F. W. Healy.
Address, Wyoming.

Secretary, J. F. Jewett, Jr.
Address, Wyoming.
Attorney, J. E. Robinson.
Address, Walnut Hills, Cincinnati.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 25, 1917.

ASSETS.

Cash on hand	$5,660 54
Loans on mortgage security	280,143 00
Loans on stock, certificates or pass-book security	7,875 00
Due from borrowers for insurance and taxes	57 67
Total	$293,736 21
Interest due and uncollected	$199 56

LIABILITIES.

Running stock and dividends	$211,007 20
Credits on mortgage loans	66,520 72
Reserve fund	9,607 78
Borrowed money and accrued interest	5,000 00
Contingent receipt	1,600 51
Total	$293,736 21
Interest due and uncollected	$199 56

RECEIPTS.

Dues on running stock	$43,411 60
Credits on mortgage loans	17,519 66
Loans on mortgage security repaid	46,794 70
Loans on stock, certificates or pass-book security	6,965 00
Borrowed money	17,350 00
Insurance and taxes refunded by borrowers	17 13
Interest	17,201 78
Pass-books and initiation fees	14 25
Appraising fees	72 00
Sale of bonds	10,008 75
Contingent receipt	1,600 51
Total	$160,955 38
Cash on hand at close of last fiscal year	3,379 66
Total	$164,335 04

DISBURSEMENTS.

Loans on mortgage security	$70,900 00
Loans on stock, certificates or pass-book security	8,380 00
Withdrawals of running stock and dividends	54,145 36
Withdrawals of deposits	1,200 00
Borrowed money	12,350 00
Insurance and taxes paid for borrowers	17 13
Interest on deposits	18 00
Interest on borrowed money	147 47
Salaries of officers and directors	930 00
Office help, rent and legal services	305 25
All other expenses	227 29
Bonds purchased	10,000 00
Appraising fees	54 0
Total	$158,674 50
Cash on hand	5,660 54
Total	$164,335 04

PROFIT AND LOSS—EARNINGS.

Interest	$17,210 53
Pass-books and initiation fees	14 25
Transferred from undivided profit fund	352 31
Total	$17,577 09

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,324 91
Dividends on mortgage loan credits	3,415 10
Reserve fund credit	856 76
Undivided profit credit	352 31
Interest on deposits	18 00
Interest on borrowed money	147 47
Salaries of officers and directors	930 00
Office help, rent and legal services	305 25
All other expenses	227 29
Total	$17,577 09

Number of shares of stock in force	1,761
Capital subscribed and in force	$880,500 00
Number of stockholders	362
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¾

Number of shares loaned upon	677
Par value of each share	$500 00
Number of borrowers	94
Plan of Association	Permanent

HANCOCK SAVINGS AND LOAN COMPANY

OF FINDLAY, HANCOCK COUNTY.

Incorporated, January 20, 1912. **Authorized capital, $500,000.00.**

President, Frank Cone.
Address, Findlay.
Treasurer, E. C. Edwards.
Address, Findlay.

Secretary, J. C. Spencer.
Address, Findlay.
Attorney, Ross J. Wetherald.
Address, Findlay.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,120 46
Loans on mortgage security	55,664 58
Furniture and fixtures	163 22
Total	$60,948 26

LIABILITIES.

Running stock and dividends	$16,004 18
Paid-up stock and dividends	23,159 20
Deposits and accrued interest	4,758 83
Reserve fund	386 90
Undivided profit fund	286 15
Borrowed money and accrued interest	16,350 00
Appraisers' fees	3 00
Total	$60,948 26

RECEIPTS.

Dues on running stock	$7,095 85
Paid-up stock	4,475 00
Deposits	4,436 18
Credits on mortgage loans	4,607 96
Loans on mortgage security repaid	11,243 07
Borrowed money	1,500 00
Interest	3,784 68
Appraisers' fees	6 00
Interest on bank deposits	23 32
Total	$37,170 60
Cash on hand at close of last fiscal year	1,341 16
Total	$38,513 22

DISBURSEMENTS.

Loans on mortgage security	$17,929 95
Withdrawals of running stock and dividends	7,208 12
Withdrawals of paid-up stock	100 00
Withdrawals of deposits	310 54
Borrowed money	5,500 00
Dividends on paid-up stock	1,082 30
Interest on borrowed money	618 54
Office help, rent and legal services	371 00
All other expenses	244 31
Furniture and fixtures	25 00
Appraisers' fees	3 00
Total	$33,392 76
Cash on hand	5,120 46
Total	$38,513 22

PROFIT AND LOSS—EARNINGS.

Interest	$3,784 68
Interest on depository funds	23 32
Transferred from undivided profit fund	80 90
Total	$3,888 90

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$887 76
Dividends on paid-up stock	1,250 00
Reserve fund credit	124 27
Undivided profit credit	286 15
Interest on deposits	88 74
Interest on borrowed money	618 54
Office help, rent and legal services	371 00
All other expenses	244 31
Furniture and fixtures	18 13
Total	$3,888 90

Number of shares of stock in force	1,678
Capital subscribed and in force	$167,775 00
Number of stockholders	139
Number of depositors	20
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	73
Plan of Association	Permanent

HOME SAVINGS AND LOAN COMPANY

OF ADA, HARDIN COUNTY.

Incorporated, December 17, 1889.

Authorized capital, $1,500,000.00.

President, L. F. Anspach.
Address, Ada.

Secretary, E. E. McCoppin.
Address, Ada.
Attorney, W. W. Runser.
Address, Ada.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$18,501 04
Loans on mortgage security	515,500 00
Loans on stock, certificates or pass-book security	10,000 00
Furniture and fixtures	135 00
Real estate	420 00
Due from borrowers for insurance and taxes	232 60
Total	$544,788 64
Interest due and uncollected	$721 17

LIABILITIES.

Running stock and dividends	$146,628 29
Credits on mortgage loans	12,699 95
Paid-up stock and dividends	228,866 00
Deposits and accrued interest	127,058 83
Reserve fund	17,500 00
Undivided profit fund	1,460 57
Deposits from other financial institutions	10,575 00
Total	$544,788 64
Interest due and uncollected	$721 17

RECEIPTS.

Dues on running stock	$15,866 24
Paid-up stock	6,700 00
Deposits	89,610 32
Credits on mortgage loans	39,869 81
Loans on mortgage security repaid	85,800 00
Loans on stock, certificates or pass-book security	2,050 00
Borrowed money	45,000 00
Deposits from other financial institutions	3,075 00
Insurance and taxes refunded by borrowers	113 89
Interest	33,635 72
Premium	3 62
Pass-books and initiation fees	12 00
Total	$321,736 60
Cash on hand at close of last fiscal year	10,529 72
Total	$332,266 32

DISBURSEMENTS.

Loans on mortgage security	$95,100 00
Loans on stock, certificates or pass-book security	1,750 00
Withdrawals of running stock and dividends	55,297 10
Withdrawals of paid-up stock	19,900 00
Withdrawals of deposits	74,170 08
Borrowed money	45,000 00
Insurance and taxes paid for borrowers	95 19
Real estate (purchase price)	420 00
Dividends on paid-up stock	14,013 00
Interest on deposits	4,435 75
Interest on borrowed money	413 67
Salaries of officers and directors	2,670 80
Office help, rent and legal services	216 00
All other expenses	283 69
Total	$313,765 28
Cash on hand	18,501 04
Total	$332,266 32

PROFIT AND LOSS—EARNINGS.

Interest	$33,635 72
Premium	3 62
Pass-books and initiation fees	12 00
Total	$33,651 34

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,218 25
Dividends on mortgage loan credits	514 79
Dividends on paid-up stock	13,617 00
Reserve fund credit	1,240 00
Undivided profit credit	608 49
Interest on deposits	5,853 65
Interest on borrowed money	413 67
Salaries of officers and directors	2,670 80
Office help, rent and legal services	216 00
All other expenses	283 69
Furniture and fixtures	15 00
Total	$33,651 34

Number of shares of stock in force	11,374
Capital subscribed and in force	$1,137,400 00
Number of stockholders	912
Number of depositors	264
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	5,255
Par value of each share	$100 00
Number of borrowers	368
Plan of Association	Permanent

HOME SAVINGS AND LOAN COMPANY

OF KENTON, HARDIN COUNTY.

Incorporated, February 6, 1888. Authorized capital, $2,000,000.00.

President, Paul Watts.
Address, Kenton.
Treasurer, W. A. Norton.
Address, Kenton.

Secretary, Mary E. Walker.
Address, Kenton.
Attorney, James R. Stillings.
Address, Kenton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$29,326 17
Loans on mortgage security	943,900 00
Loans on stock, certificates or pass-book security	11,800 00
Real estate	714 54
Real estate sold on contract	800 00
Real estate—office building	5,400 00
Due from borrowers for insurance and taxes	622 17
Bonds	116,208 20
Deposits in other financial institutions	99,251 00
Total	$1,208,022 08
Interest due and uncollected	$195 10

LIABILITIES.

Running stock and dividends	$1,004,466 40
Credits on mortgage loans	140,505 36
Credits on real estate sold on contract	554 89
Reserve fund	38,200 00
Undivided profit fund	24,295 43
Total	$1,208,022 08
Interest due and uncollected	$195 10

RECEIPTS.

Dues on running stock	$242,905 85
Loans on mortgage security repaid	177,170 91
Loans on stock, certificates or pass-book security	13,900 00
Borrowed money	15,000 00
Real estate sold	27 50
Real estate sold on contract	45 45
Insurance and taxes refunded by borrowers	479 32
Interest	46,762 61
Premium	153 66
Interest on bonds and certificates	5,931 02
Pass-books and initiation fees	87 25
Rents from company's real estate	186 00
Deposits in other financial institutions withdrawn	126,420 59
Sale of bonds—redeemed	12,110 00
Accrued interest and premium	2,553 78
Total	$643,733 94
Cash on hand at close of last fiscal year	37,115 49
Total	$680,849 43

DISBURSEMENTS.

Loans on mortgage security	$292,100 00
Loans on stock, certificates or pass-book security	18,100 00
Withdrawals of running stock and dividends	185,199 55
Borrowed money	15,000 00
Deposits in other financial institutions	99,251 00
Insurance and taxes paid for borrowers	538 18
Real estate (purchase price)	268 61
Accrued interest and premium	855 52
Repairs on company's real estate	53 23
Taxes	109 02
Salaries of officers and directors	3,825 00
Office help, rent and legal services	192 00
All other expenses	1,385 00
Bonds purchased	33,000 00
Charged undivided profit account	1,646 15
Total	$651,523 26
Cash on hand	29,326 17
Total	$680,849 43

PROFIT AND LOSS—EARNINGS.

Interest	$46,762 61
Premium	153 66
Pass-books and initiation fees	87 25
Rent from company's real estate	186 00
Transferred from undivided profit fund	1,646 15
Interest on bonds and certificates	5,931 02
Total	$54,766 69

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$42,592 77
Dividends on mortgage loan credits	229 37
Reserve fund credit	2,500 00
Undivided profit credit	2,234 15
Salaries of officers and directors	3,825 00
Office help, rent and legal services	192 00
All other expenses	1,385 00
Taxes	109 02
Repairs on company's real estate	53 23
Charged off premium account	1,646 15
Total	$54,166 69

Number of shares of stock in force	10,426
Capital subscribed and in force	$2,085,100 00
Number of stockholders	2,618
Rate per cent. interest charged	5 to 7.8
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	4,783
Par value of each share	$200 00
Number of borrowers	492
Plan of Association	Permanent

CADIZ BUILDING AND LOAN COMPANY
OF CADIZ, HARRISON COUNTY.

Incorporated, February 19, 1895. Authorized capital, $500,000.00.

President, J. A. Gordon.
Address, Cadiz.
Treasurer, Charles E. Stewart.
Address, Cadiz.
Secretary, A. P. McFadden.
Address, Cadiz.
Attorney, Albert O. Barnes.
Address, Cadiz.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 29, 1918.

ASSETS.

Cash on hand	$1,419 30
Loans on mortgage security	241,316 24
Loans on all other security	12,900 00
Furniture and fixtures	423 41
Due from borrowers for insurance and taxes	47 15
Total	$256,106 10
Interest due and uncollected	$90 00

LIABILITIES.

Running stock and dividends	$65 169 20
Credits on mortgage loans	24 647 15
Credits on other loans	3 239 38
Deposits and accrued interest	157,882 09
Reserve fund	3,063 05
Undivided profit fund	2,032 76
Solicitor	62 50
Recorder	9 97
Total	$256,106 10
Interest due and uncollected	$90 00

RECEIPTS.

Dues on running stock	$43,348 75
Deposits	206,314 13
Credits on mortgage loans	61,197 00
Loans on all other security repaid	3,400 00
Borrowed money	36,800 00
Insurance and taxes refunded by borrowers	158 07
Interest	12,605 63
Premium	1,070 43
Fines	144 83
Pass-books and initiation fees	18 75
Solicitor	200 50
Recorder	42 10
Other receipts in detail—William Wallace	29 00
Appraisers	11 90
Total	$365,341 09
Cash on hand at close of last fiscal year	6 583 34
Total	$371,924 43

DISBURSEMENTS.

Loans on mortgage security	$114,495 00
Loans on all other security	2,000 00
Unfinished building account	118 54
Withdrawals of running stock and dividends	28,857 87
Withdrawals of deposits	178,884 01
Borrowed money	36,800 00
Insurance and taxes paid for borrowers	27 99
Interest on deposits	6,567 60
Interest on borrowed money	269 02
Salaries of officers and directors	1,682 00
Office help, rent and legal services	192 25
All other expenses	374 20
Solicitor	178 50
Recorder	45 25
Appraisers	12 90
Total	$370,505 13
Cash on hand	1,419 30
Total	$371,924 43

PROFIT AND LOSS—EARNINGS.

Interest	$12,605 63
Premium	1,070 43
Fines	144 83
Pass-books and initiation fees	18 75
Total	$13,839 64

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,448 24
Reserve fund credit	237 72
Undivided profit credit	1,022 88
Interest on deposits	6,567 60
Interest on borrowed money	269 02
Salaries of officers and directors	1,682 00
Office help, rent and legal services	192 25
All other expenses	374 20
Furniture and fixtures	45 73
Total	$13,839 64

Number of shares of stock in force	3,693
Capital subscribed and in force	$369 300 00
Number of stockholders	320
Number of depositors	398
Rate per cent. interest charged	5.2 and 6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4½

Number of shares loaned upon	1,102
Par value of each share	$100 00
Number of borrowers	183
Rate per cent. premium charged	3
Plan of association	Permanent

HARRISON BUILDING AND LOAN COMPANY

OF CADIZ, HARRISON COUNTY.

Incorporated, October 1, 1901. Authorized capital, $200,000.00.

President, Charles B. McConnell. Address, Cadiz.
Treasurer, Charles E. Stewart. Address, Cadiz.
Secretary, Robert C. Pittis. Address, Cadiz.
Attorney, Albert O. Barnes. Address, Cadiz.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 5, 1917.

ASSETS.

Cash on hand	$75 14
Loans on mortgage security	46,000 00
Loans on all other security	4,200 00
Real estate sold on contract	1,300 00
Total	$51,575 14
Interest due and uncollected	$40 40

LIABILITIES.

Running stock and dividends	$11,016 14
Credits on mortgage loans	9,736 90
Credits on other loans	3 50
Credits on real estate sold on contract	924 01
Deposits and accrued interest	23,648 06
Reserve fund	497 77
Undivided profit fund	248 76
Borrowed money and accrued interest	4,000 00
Deposits from other financial institutions	1,500 00
Total	$51,575 14
Interest due and uncollected	$40 40

RECEIPTS.

Dues on running stock	$4,441 25
Deposits	13,231 51
Credits on mortgage loans	5,801 00
Loans on all other security, credits	3 50
Borrowed money	7,100 00
Deposits from other financial institutions	2,500 00
Real estate sold on contract	134 50
Insurance and taxes refunded by borrowers	7 20
Interest	1,653 96
Premium	265 85
Transfer fees	3 25
Total	$35,142 02
Cash on hand at close of last fiscal year	1,222 54
Total	$36,364 56

DISBURSEMENTS.

Loans on mortgage security	$18,400 00
Loans on all other security	4,200 00
Withdrawals of running stock and dividends	5,935 09
Dividends on borrowed money	30 29
Withdrawals of deposits	2,575 00
Borrowed money	3,100 00
Insurance and taxes paid for borrowers	7 20
Interest on deposits	730 61
Taxes	13 68
Salaries of officers and directors	200 00
Office help, rent and legal services	57 75
All other expenses	39 80
Deposits by other financial institutions withdrawn	1,000 00
Total	$36,289 42
Cash on hand	75 14
Total	$36,364 56

PROFIT AND LOSS—EARNINGS.

Interest	$1,653 96
Premium	265 85
Transfer fees	3 25
Total	$1,923 06

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$579 32
Dividends on mortgage loan credits	72 75
Real estate on contract	1 80
Reserve fund credit	44 06
Undivided profit credit	183 29
Interest on deposits	730 61
Salaries of officers and directors	200 00
Office help, rent and legal services	57 75
All other expenses	39 80
Taxes	13 68
Total	$1,923 06

Number of shares of stock in force	798
Capital subscribed and in force	$79,800 00
Number of stockholders	104
Number of depositors	40
Rate per cent. interest charged	5.20—6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	364
Par value of each share	$100 00
Number of borrowers	50
Rate per cent. premium charged	3 and 2
Plan of Association	Permanent

THIRD EQUITABLE BUILDING AND LOAN COMPANY

OF CADIZ, HARRISON COUNTY.

Incorporated, September 10, 1898. Authorized capital, $400,000.00.

President, W. T. Wood.
Address, Cadiz.
Treasurer, A. P. Sheriff.
Address, Cadiz.

Secretary, A. P. Sheriff.
Address, Cadiz.
Attorney, P. W. Boggs.
Address, Cadiz.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$4,254 77
Loans on mortgage security	62,132 76
Loans on stock, certificates or pass-book security	700 00
Loans on all other security	25,630 00
Due from borrowers for insurance and taxes	19 50
Total	$92,737 03
Interest due and uncollected	$30 38

LIABILITIES.

Running stock and dividends	$29,385 87
Credits on mortgage loans	23,043 13
Credits on other loans	12,752 84
Paid-up stock and dividends	25,522 50
Reserve fund	1,937 96
Undivided profit fund	94 73
Total	$92,737 03
Interest due and uncollected	$30 38

RECEIPTS.

Dues on running stock	$22,451 75
Paid-up stock	200 00
Loans on mortgage security repaid	16,794 89
Loans on stock, certificates or pass-book security	2,000 00
Loans on all other security repaid	1,050 00
Insurance and taxes refunded by borrowers	3 80
Interest	3,624 46
Premium	376 74
Fines	131 50
Pass-books and initiation fees	6 25
Recording deed	1 10
Solicitors' fees	50 05
Cash over	5 04
Total	$46,695 58
Cash on hand at close of last fiscal year	2,744 60
Total	$49,440 18

DISBURSEMENTS.

Loans on mortgage security	$17,000 00
Loans on stock, certificates or pass-book security	3,300 00
Loans on all other security	3,700 00
Withdrawals of running stock and dividends	17,388 78
Withdrawals of paid-up stock	1,900 00
Insurance and taxes paid for borrowers	12 61
Dividends on paid-up stock	1,292 58
Salaries of officers and directors	416 00
Office help, rent and legal services	40 00
All other expenses	72 79
Miscellaneous	62 65
Total	$45,185 41
Cash on hand	4,254 77
Total	$49,440 18

PROFIT AND LOSS—EARNINGS.

Interest	$3,624 46
Premium	376 74
Fines	131 50
Pass-books and initiation fees	6 25
Cash over	5 04
Total	$4,143 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,316 88
Dividends on mortgage loan credits	773 60
Dividends on paid-up stock	1,265 00
Reserve fund credit	180 19
Undivided profit credit	68 03
Salaries of officers and directors	416 00
Office help, rent and legal services	40 00
All other expenses	72 79
Interest refunded	11 50
Total	$4,143 99

Number of shares of stock in force	1,914
Capital subscribed and in force	$191,400 00
Number of stockholders	227
Rate per cent. interest charged	5 2/10
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	825
Par value of each share	$100 00
Number of borrowers	88
Rate per cent. premium charged	2
Plan of Association	Permanent

HOME SAVINGS BUILDING AND LOAN ASSOCIATION
OF SCIO, HARRISON COUNTY.

Incorporated, March 23, 1893. Authorized capital, $100,000.00.

President, G. D. Spiker.
Address, Scio.
Treasurer, Levi Arbaugh.
Address, Scio.

Secretary, James W. Spiker.
Address, Scio.
Attorneys, Hollingsworth & Moore.
Address, Cadiz.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,286 93
Loans on mortgage security	16,600 00
Total	$18,886 93
Interest due and uncollected	$23 64

RECEIPTS.

Dues on running stock	$4,640 17
Loans on mortgage security repaid	2,400 00
Interest	1,303 33
Premium	151 52
Pass-books and initiation fees	13 25
Total	$8,508 27
Cash on hand at close of last fiscal year	2,176 84
Total	$10,685 11

PROFIT AND LOSS—EARNINGS.

Interest	$1,303 33
Premium	151 52
Pass-books and initiation fees	13 25
Total	$1,468 10

Number of shares of stock in force	594
Capital subscribed and in force	$59,400 00
Number of stockholders	61
Rate per cent. interest charged	6¼
Rate per cent. dividend declared to running and paid-up stock	7

LIABILITIES.

Running stock and dividends	$16,126 40
Paid-up stock and dividends	500 00
Reserve fund	1,679 74
Undivided profit fund	580 99
Total	$18,886 93
Interest due and uncollected	$23 64

DISBURSEMENTS.

Withdrawals of running stock and dividends	$6,338 47
Withdrawals of paid-up stock	1,900 00
Dividends on paid-up stock	35 00
Salaries of officers and directors	91 91
All other expenses	32 80
Total	$8,398 18
Cash on hand	2,286 93
Total	$10,685 11

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,026 08
Dividends on paid-up stock	35 00
Undivided profit credits	282 31
Salaries of officers and directors	91 91
All other expenses	32 80
Total	$1,468 10

Number of shares loaned upon	122
Par value of each share	$100 00
Number of borrowers	16
Rate per cent. premium charged	1¼
Plan of Association	Permanent

FIDELITY BUILDING AND LOAN COMPANY

OF GREENFIELD, HIGHLAND COUNTY.

Incorporated, May 18, 1887. Authorized capital, $1,000,000.00.

President, H. M. Fullerton.
Address, Greenfield.
Treasurer, Geo. W. Wolfe.
Address, Greenfield.

Secretary, John S. Caldwell.
Address, Greenfield.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 15, 1918.

ASSETS.

Cash on hand	$2,840 84
Loans on mortgage security	299,745 00
Loans on stock, certificates or pass-book security	6,472 00
Furniture and fixtures	219 40
Real estate	1,035 00
Due from borrowers for insurance and taxes	868 47
Total	$311,180 71
Interest due and uncollected	$217 40

LIABILITIES.

Running stock and dividends	$120,766 23
Credits on mortgage loans	54,768 11
Paid-up stock and dividends	87,312 00
Deposits and accrued interest	19,900 32
Reserve fund	10,202 35
Undivided profit fund	2,236 23
Borrowed money and accrued interest	15,300 00
Savings deposits	695 47
Total	$311,180 71
Interest du and uncollected	$217 40

RECEIPTS.

Dues on running stock	$38,242 32
Paid-up stock	10,600 00
Deposits	9,745 17
Loans on mortgage security repaid straight loans, $13,500, share loans, $37,600	51,100 00
Loans on stock, certificates or pass-book security	2,480 50
Borrowed money	29,600 00
Insurance and taxes refunded by borrowers	147 37
Interest	16,767 80
Premium	4,070 96
Fines	36 78
Pass-books and initiation fees	120 75
Savings deposits	1,178 32
Dividend on new stock	2 92
Total	$164,092 89
Cash on hand at close of last fiscal year	310 71
Total	$164,403 60

DISBURSEMENTS.

Loans on mortgage security	$74,550 00
Loans on stock, certificates or pass-book security	5,724 00
Withdrawals of running stock and dividends	24,268 00
Withdrawals of deposits	15,586 07
Borrowed money	30,265 00
Insurance and taxes paid for borrowers	104 92
Real estate (purchase price)	1,035 00
Dividends on paid-up stock	4,970 00
Interest on deposits	1,029 24
Interest on borrowed money	553 56
Repairs on company's real estate	1 50
Salaries of officers and directors	2,020 00
Office help, rent and legal services	249 00
All other expenses	254 39
Withdrawals of savings deposits	952 08
Total	$161,562 76
Cash on hand	2,840 84
Total	$164,403 60

PROFIT AND LOSS—EARNINGS.

Interest	$16,767 80
Premium	4,070 96
Fines	36 78
Pass-books and initiation fees	120 75
Total	$20,996 29

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$10,250 43
Dividends on paid-up stock	5,712 00
Reserve fund credit	843 21
Undivided profit credit	58 58
Interest on deposits	1,029 24
Interest on borrowed money	553 56
Salaries of officers and directors	2,020 00
Office help, rent and legal services	325 78
All other expenses	177 61
Repairs on company's real estate	1 50
Furniture and fixtures	24 38
Total	$20,996 29

Number of shares of stock in force	3,404
Capital subscribed and in force	$680,800 00
Number of stockholders	655
Number of depositors	51
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent interest paid on deposits	4

Number of shares loaned upon	1,200
Par value of each share	$200 00
Number of borrowers	343
Rate per cent. premium charged	.018
Plan of Association	Serial

HOME BUILDING AND LOAN COMPANY

OF GREENFIELD, HIGHLAND COUNTY.

Incorporated, April 10, 1886.
President, J. P. Lowe.
Address, Greenfield.
Treasurer, Fay Baldwin.
Address, Greenfield.

Authorized capital, $1,500,000.00.
Secretary, W. M. Porter.
Address, Greenfield, Ohio.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$24,473 06
Loans on mortgage security	472,300 00
Loans on stock, certificates or pass-book security	1,000 00
Real estate	1,787 40
Real estate sold on contract	404 93
Due from borrowers for insurance and taxes	362 69
Bonds	10,000 00
Tax on real estate sold on contract	4 22
Total	$510,332 30
Interest due and uncollected	$1,748 65

LIABILITIES.

Running stock and dividends	$191,858 70
Credits on mortgage loans	43,152 30
Paid-up stock and dividends	242,740 00
Deposits and accrued interest Special	58 00
Reserve fund	23,500 00
Undivided profit fund	8,068 43
Contingent profit on real estate sold on contract	938 96
Insurance on property sold on contract	15 91
Total	$510,332 30
Interest due and uncollected	$1,748 65

RECEIPTS.

Dues on running stock	$50,253 00
Paid-up stock	11,800 00
Deposits, (Special)	236 00
Loans on mortgage security repaid	119,225 00
Dividends on new shares	94 20
Insurance and taxes. Real estate under contract	68 34
Real estate sold on contract	539 10
Insurance and taxes refunded by borrowers	1,576 25
Interest	26,674 69
Premium	2,139 87
Fines	169 55
Transfer fees	12 75
Pass-books and initiation fees	279 75
Rents from company's real estate	96 50
Expense refunded	73 25
Interest on bonds	179 10
Interest on taxes and insurance, and property under contract	642 03
Total	$214,059 38
Cash on hand at close of last fiscal year	30,337 81
Total	$244,397 19

DISBURSEMENTS.

Loans on mortgage security	$134,600 00
Withdrawals of running stock and dividends	59,278 97
Withdrawals of deposits (Special)	289 00
Insurance and taxes paid for borrowers	488 00
Dividends on paid-up stock	13,032 00
Interest on bonds	62 61
Insurance on company's real estate	30 80
Taxes	124 24
Salaries of officers and directors	1,200 00
Office help, rent and legal services	277 52
All other expenses	487 93
Bonds purchased	10,000 00
Taxes and insurance on real estate under contract	53 06
Total	$219,924 13
Cash on hand	24,473 06
Total	$244,397 19

PROFIT AND LOSS—EARNINGS.

Interest	$26,674 69
Premium	2,139 87
Fines	169 55
Transfer fees	12 75
Pass-books and initiation fees	279 75
Rent from companys' real estate	96 50
Interest on bonds	179 10
Other interest	642 03
Total	$30,194 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,946 45
Dividends on paid-up stock	13,740 00
Reserve fund credit	1,500 00
Undivided profit credit	897 94
Interest on bonds	62 61
Salaries of officers and directors	1,200 00
Office help, rent and legal services	277 52
All other expenses	350 18
Taxes	124 24
Furniture and fixtures	64 50
Insurance on company property	30 80
Total	$30,194 24

Number of shares of stock in force	5,078
Capital subscribed and in force	$1,015,600 00
Number of stockholders	846
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	793
Par value of each share	$200 00
Number of borrowers	274
Rate per cent. premium charged	Highest bidder
Plan of Association	Serial

HOME BUILDING AND LOAN ASSOCIATION

OF HILLSBORO, HIGHLAND COUNTY.

Incorporated, April 7, 1890. Authorized capital, $800,000.00.

President, Lockhart Nelson.
Address, Hillsboro.
Treasurer, John Matthews.
Address, Hillsboro.

Secretary, C. T. Perin.
Address, Hillsboro.
Attorney, J. B. Worley.
Address, Hillsboro.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,656 74
Loans on mortgage security	102,050 00
Loans on all other security	3,000 00
Bonds	5,000 00
Total	$112,706 74
Interest due and uncollected	$24 65

LIABILITIES.

Running stock and dividends	$96,213 82
Paid-up stock and dividends	13,600 00
Reserve fund	2,604 30
Undivided profit fund	288 62
Total	$112,706 74
Interest due and uncollected	$24 65

RECEIPTS.

Dues on running stock	$35,671 25
Paid-up stock	1,600 00
Loans on mortgage security repaid	27,375 00
Borrowed money	3,200 00
Interest	5,337 92
Premium	335 23
Fines	4 80
Pass-books and initiation fees	14 20
Total	$73,538 40
Cash on hand at close of last fiscal year	4,941 92
Total	$78,480 32

DISBURSEMENTS.

Loans on mortgage security	$30,200 00
Loans on all other security	3,000 00
Withdrawals of running stock and dividends	36,972 63
Withdrawals of paid-up stock	1,000 00
Borrowed money	3,200 00
Dividends on paid-up stock	775 50
Interest on borrowed money	14 73
Salaries of officers and directors	569 00
All other expenses	91 72
Total	$75,823 58
Cash on hand	2,656 74
Total	$78,480 32

PROFIT AND LOSS—EARNINGS.

Interest	$5,337 92
Premium	335 23
Fines	4 80
Pass-books and initiation fees	14 20
Transferred from undivided profit fund	112 83
Total	$5,804 98

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,802 86
Dividends on paid-up stock	775 50
Reserve fund credit	262 65
Undivided profit credit	288 62
Interest on borrowed money	14 73
Salaries of officers and directors	569 00
All other expenses	91 72
Total	$5,804 98

Number of shares of stock in force	2,801
Capital subscribed and in force	$560,200 00
Number of stockholders	348
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	683
Par value of each share	$200 00
Number of borrowers	90
Rate per cent. premium charged	¼
Plan of Association	Permanent

SUPERIOR LOAN AND BUILDING ASSOCIATION
OF HILLSBORO, HIGHLAND COUNTY.

Incorporated, October 2, 1886. **Authorized capital, $1,600,000.00.**

President, Irvin McD. Smith.
Address, Hillsboro.
Treasurer, Sam R. Free.
Address, Hillsboro.

Secretary, Dan. L. Satterfield.
Address, Hillsboro.
Attorney, D. Q. Morrow.
Address, Hillsboro.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$6,053 82
Loans on mortgage security	135,901 16
Furniture and fixtures	50 00
Bonds	4,000 00
Total	$146,004 98
Interest due and uncollected	$29 82

LIABILITIES.

Running stock and dividends	$140,569 53
Reserve fund	5,358 07
Undivided profit fund	77 38
Total	$146,004 98
Interest due and uncollected	$29 82

RECEIPTS.

Dues on running stock	$39,402 75
Loans on mortgage security repaid	31,067 49
Borrowed money	19,950 00
Interest	6,319 59
Premium	548 98
Fines	7 40
Sale of bonds (matured)	13,000 00
Total	$110,296 21
Cash on hand at close of last fiscal year	12,779 95
Total	$123,076 16

DISBURSEMENTS.

Loans on mortgage security	$32,000 00
Withdrawals of running stock and dividends	63,324 94
Borrowed money	19,950 00
Interest on borrowed money	123 30
Salaries of officers and directors	1,480 50
All other expenses	143 60
Total	$117,022 34
Cash on hand	6,053 82
Total	$123,076 16

PROFIT AND LOSS—EARNINGS.

Interest	$6,319 59
Premium	548 98
Fines	7 40
Transferred from undivided profit fund	132 59
Total	$7,008 56

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,911 16
Reserve fund credit	262 62
Undivided profit credit	77 38
Interest on borrowed money	123 30
Salaries of officers and directors	1,480 50
All other expenses	143 60
Furniture and fixtures	10 00
Total	$7,008 56

Number of shares of stock in force	2,634
Capital subscribed and in force	$526,800 00
Number of stockholders	376
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5⅜

Number of shares loaned upon	678
Par value of each share	$200 00
Number of borrowers	134
Rate per cent. premium charged	As bid
Plan of Association	Permanent

FAIRFIELD BUILDING AND LOAN COMPANY

OF LEESBURG, HIGHLAND COUNTY.

Incorporated, January 14, 1889. Authorized capital, $200,000.00.

President, W. H. Myers.
Address, Leesburg.
Treasurer, T. E. Davis.
Address, Leesburg.

Secretary, Jas. V. Guthrie.
Address, Leesburg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,173 75
Loans on mortgage security	17,456 12
Total	$19,629 87

LIABILITIES.

Running stock and dividends	$3,862 48
Paid-up stock and dividends	13,144 00
Reserve fund	869 40
Undivided profit fund	53 99
Borrowed money and accrued interest	1,700 00
Total	$19,629 87

RECEIPTS.

Dues on running stock	$1,309 20
Loans on mortgage security repaid	3,620 88
Loans on stock, certificates or pass-book security	50 00
Borrowed money	1,700 00
Interest	1,034 36
Premium	208 30
Fines	9 40
Pass-books and initiation fees	1 30
Total	$7,933 44
Cash on hand at close of last fiscal year	2,921 08
Total	$10,854 52

DISBURSEMENTS.

Loans on mortgage security	$5,400 00
Withdrawals of running stock and dividends	1,635 63
Withdrawals of paid-up stock	600 00
Dividends on paid-up stock	769 03
Interest on borrowed money	38 25
Salaries of officers and directors	130 00
Office help, rent and legal services	20 07
All other expenses	29 75
Dividends on mortgage loan credits	58 04
Total	$8,680 77
Cash on hand	2,173 75
Total	$10,854 52

PROFIT AND LOSS—EARNINGS.

Interest	$1,034 36
Premium	208 30
Fines	9 40
Pass-books and initiation fees	1 30
Transferred from undivided profit fund	1 12
Total	$1,254 48

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$182 61
Dividends on mortgage loan credits	58 04
Dividends on paid-up stock	744 00
Reserve fund credit	51 76
Interest on borrowed money	38 25
Salaries of officers and directors	130 00
Office help, rent and legal services	20 07
All other expenses	29 75
Total	$1,254 48

Number of shares of stock in force	568
Capital subscribed and in force	$56,800 00
Number of stockholders	104
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	280
Par value of each share	$100 00
Number of borrowers	49
Rate per cent. premium charged	1½
Plan of Association	Permanent

LEESBURG BUILDING AND LOAN ASSOCIATION COMPANY

OF LEESBURG, HIGHLAND COUNTY.

Incorporated, January 2, 1884. Authorized capital, $200,000.00.

President, F. E. Hardy.
Address, Leesburg.
Treasurer, C. C. Redkey.
Address, Leesburg.

Secretary, C. E. Pavey.
Address, Leesburg.
Attorneys, Wilson & McBride.
Address, Hillsboro.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$17,133 30
Loans on mortgage security	42,218 61
Loans on all other security	563 93
Furniture and fixtures	15 00
Due from borrowers for insurance and taxes	36 96
Bonds—Liberty	500 00
Total	$60,467 80
Interest due and uncollected	$200 00

LIABILITIES.

Running stock and dividends	$40,052 70
Paid-up stock and dividends	10,500 00
Deposits and accrued interest	8,240 91
Reserve fund	1,619 51
Undivided profit fund	54 68
Total	$60,467 80
Interest due and uncollected	$200 00

RECEIPTS.

Dues on running stock	$9,497 75
Paid-up stock	10,000 00
Deposits	4,646 09
Credits on mortgage loans	2,782 80
Loans on mortgage security repaid	11,380 27
Insurance and taxes refunded by borrowers	233 97
Interest	3,036 65
Premium	132 00
Fines	7 50
Pass-books and initiation fees	6 55
Total	$41,723 58
Cash on hand at close of last fiscal year	1,775 03
Total	$43,498 61

DISBURSEMENTS.

Loans on mortgage security	$6,600 00
Withdrawals of running stock and dividends	12,141 05
Withdrawals of deposits	4,329 34
Borrowed money	2,000 00
Interest on deposits	264 33
Interest on borrowed money	120 00
Salaries of officers and directors	270 00
Office help, rent and legal services	47 00
All other expenses	86 47
Bonds purchased	500 00
Refunded—amount overpaid loan 53	7 12
Total	$26,365 31
Cash on hand	17,133 30
Total	$43,498 61

PROFIT AND LOSS—EARNINGS.

Interest	$3,036 65
Premium	132 00
Fines	7 50
Pass-books and initiation fees	6 55
Total	$3,182

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,702 13
Dividends on mortgage loan credits	60 86
Dividends on paid-up stock	500 00
Reserve fund credit	124 35
Interest on deposits	264 33
Interest on borrowed money	120 00
Salaries of officers and directors	270 00
Office help, rent and legal services	47 00
All other expenses	86 47
Charged off insurance and taxes	6 40
Furniture and fixtures	1 16
Total	$3,182 70

Number of shares of stock in force	908
Capital subscribed and in force	$181,600 00
Number of stockholders	182
Number of depositors	27
Rate per cent. interest charged	6–7–8
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4½

Number of shares loaned upon	237
Par value of each share	$200 00
Number of borrowers	83
Rate per cent. premium charged	6
Plan of Association	Permanent

LYNCHBURG BUILDING AND LOAN ASSOCIATION COMPANY

OF LYNCHBURG, HIGHLAND COUNTY.

Incorporated, July 1, 1889.

Authorized capital, $500,000.00.

President, Charles B. Linton.
Address, Lynchburg.
Treasurer, W. L. Stautner.
Address, Lynchburg.

Secretary, H. N. Henderson.
Address, Lynchburg.
Attorney, Ed. M. Wiggins.
Address, Lynchburg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$397 60
Loans on mortgage security	150,800 00
Loans on stock, certificates or pass-book security	200 00
Due from borrowers for insurance and taxes	99 39
Total	$151,496 99
Interest due and uncollected	$316 00

LIABILITIES.

Running stock and dividends	$103,341 43
Credits on mortgage loans	40,307 04
Reserve fund	5,224 00
Undivided profit fund	924 52
Due borrowers on unfinished buildings	1,700 00
Total	$151,496 99
Interest due and uncollected	$316 00

RECEIPTS.

Dues on running stock	$44,326 55
Loans on mortgage security repaid	34,400 00
Unfinished building account	1,700 00
Borrowed money	2,850 00
Insurance and taxes refunded by borrowers	16 00
Interest	8,708 27
Premium	644 24
Fines	153 47
Transfer fees	7 50
Pass-books and initiation fees	79 25
Total	$92,885 28
Cash on hand at close of last fiscal year	969 69
Total	$93 854 97

DISBURSEMENTS.

Loans on mortgage security	$39,200 00
Loans on stock, certificates or pass-book security	200 00
Unfinished building account	1,237 43
Withdrawals of running stock and dividends	49,141 43
Borrowed money	2,850 00
Insurance and taxes paid for borrowers	9 90
Interest on borrowed money	14 83
Salaries of officers and directors	650 00
Office help, rent and legal services	38 66
All other expenses	99 72
Interest refunded	15 40
Total	$93,457 37
Cash on hand	397 60
Total	$93,854 97

PROFIT AND LOSS—EARNINGS.

Interest	$8,708 27
Premium	644 24
Fines	153 47
Transfer fees	7 50
Pass-books and initiation fees	79 25
Transferred from undivided profit fund	12 27
Total	$9,605 00

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,960 92
Dividends on mortgage loan credits	2,183 17
Reserve fund credit	440 00
Undivided profit credit	202 30
Interest on borrowed money	14 83
Salaries of officers and directors	650 00
Office help, rent and legal services	38 66
All other expenses	99 72
Interest refunded	15 40
Total	$9,605 00

Number of shares of stock in force	1,986
Capital subscribed and in force	$397,200 00
Number of stockholders	374
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	755
Par value of each share	$200 00
Number of borrowers	150
Plan of Association	Permanent

CITIZENS' SAVINGS ASSOCIATION

OF LOGAN, HOCKING COUNTY.

Incorporated, February 15, 1909. **Authorized capital, $25,000.00.**

President, John F. White.
Address, Logan.
Treasurer, George C. Hengst.
Address, Logan.

Secretary, Robert L. White.
Address, Logan.
Attorney, John F. White.
Address, Logan.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$7,402 56
Loans on mortgage security	130,753 91
Loans on all other security	5,427 76
Furniture and fixtures	450 00
Real estate	925 00
Bonds	1,000 00
Total	$145,959 23

LIABILITIES.

Paid-up stock and dividends	$5,750 00
Deposits and accrued interest	139,039 82
Reserve fund	850 0
Undivided profit fund	319 4
Total	$145,959 23

RECEIPTS.

Deposits	$113,313 61
Loans on mortgage security repaid	27,825 28
Loans on stock, certificates or pass-book security	1,700 00
Loans on all other security repaid	12,582 16
Unfinished building account	2,200 00
Borrowed money	9,500 00
Interest	6,974 23
Pass-books and initiation fees	45 50
Sale of bonds	6,000 00
Total	$180,140 78
Cash on hand at close of last fiscal year	10,033 18
Total	$190,173 96

DISBURSEMENTS.

Loans on mortgage security	$90,345 58
Loans on all other security	17,500 00
Unfinished building account	4,200 00
Withdrawals of deposits	47,488 66
Borrowed money	9,500 00
Dividends on paid-up stock	1,250 00
Interest on deposits	4,072 18
Interest on borrowed money	31 00
Taxes	46 16
Salaries of officers and directors	520 00
Office help, rent and legal services	82 00
All other expenses	235 82
Bonds purchased	7.000 00
Furniture and fixtures purchased	500 00
Total	$182,771 40
Cash on hand	7,402 56
Total	$190,173 96

PROFIT AND LOSS—EARNINGS.

Interest	$6,974 23
Pass-books and initiation fees	45 50
Total	$7,019 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$1,500 00
Reserve fund credit	450 00
Undivided profit credit	30 57
Interest on deposits	4,072 18
Interest on borrowed money	31 00
Salaries of officers and directors	520 00
Office help, rent and legal services	82 00
All other expenses	235 82
Taxes	46 16
Furniture and fixtures	50 00
Real estate charged off	2 00
Total	$7,019 73

Number of shares of stock in force	50
Capital subscribed and in force	$5,000 00
Number of stockholders	9
Number of depositors	605
Rate per cent. interest charged	6 to 8
Rate per cent. dividend declared to running and paid-up stock	30
Rate per cent. interest paid on deposits	4 to 5

Par value of each share	$100 00
Number of borrowers	90
Plan of Association	Permanent

LOGAN HOME AND SAVINGS ASSOCIATION

OF LOGAN, HOCKING COUNTY.

Incorporated, December 11, 1888.

Authorized capital, $1,000,000.00

President, George W. Holl.
Address, Logan.
Treasurer, Mead Bowen.
Address, Logan.

Secretary, M. M. McCray.
Address, Logan.
Attorney, H. M. Whitcraft.
Address, Logan.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,461 05
Loans on mortgage security	66,301 33
Furniture and fixtures	81 00
Total	$71,843 38

LIABILITIES.

Running stock and dividends	$39,956 45
Credits on mortgage loans	262 04
Paid-up stock and dividends	14,523 00
Deposits and accrued interest	12,632 71
Reserve fund	2,042 94
Undivided profit fund	1,077 32
Borrowed money and accrued interest	855 00
Unpaid interest reserve	493 92
Total	$71,843 38

RECEIPTS.

Dues on running stock	$17,471 23
Deposits	6,289 32
Credits on mortgage loans	7,822 17
Loans on mortgage security repaid	16,877 91
Interest	4,696 01
Premium	49 98
Pass-books and initiation fees	2 30
Total	$53,208 92
Cash on hand at close of last fiscal year	8,500 80
Total	$61,709 72

DISBURSEMENTS.

Loans on mortgage security	$26,950 00
Withdrawals of running stock and dividends	15,352 43
Withdrawals of paid up stock	1,200 00
Withdrawals of deposits	9,940 83
Borrowed money	370 00
Dividends on paid-up stock	900 00
Interest on deposits	587 25
Interest on borrowed money	56 54
Taxes	43 50
Salaries of officers and directors	644 80
Auditing committee	6 00
All other expenses	197 32
Total	$56,248 67
Cash on hand	5,461 05
Total	$61,709 72

PROFIT AND LOSS—EARNINGS.

Interest	$4,696 01
Premium	49 98
Pass-books and initiation fees	2 30
Transferred from undivided profit fund	253 70
Total	$5,001 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,105 89
Dividends on mortgage loan credits	40 11
Dividends on paid-up stock	867 00
Reserve fund credit	159 68
Unpaid interest reserve	293 92
Interest on deposits	587 25
Interest on borrowed money	56 54
Salaries of officers and directors	644 80
All other expenses	197 32
Taxes	43 50
Auditing committee	6 00
Total	$5,001 99

Number of shares of stock in force	1,892
Capital subscribed and in force	$189,221 00
Number of stockholders	240
Number of depositors	48
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	868
Par value of each share	$100 00
Number of borrowers	77
Plan of Association	Permanent

DEPOSIT, BUILDING, SAVINGS AND LOAN COMPANY
OF MILLERSBURG, HOLMES COUNTY.

Incorporated, March 23, 1893. Authorized capital, $300,000.00.

President, L. G. Barton.
Address, Millersburg.

Secretary, W. A. Miller.
Address, Millersburg.
Attorney, C. J. Fisher
Address, Millersburg

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,439 33
Loans on mortgage security	115,687 50
Loans on stock, certificates or pass-book security	5,175 00
Furniture and fixtures	80 00
Due from borrowers for insurance and taxes	26 50
Total	$124,408 33
Interest due and uncollected	$46 24

LIABILITIES.

Running stock and dividends	$86,114 94
Credits on mortgage loans	324 16
Paid-up stock and dividends	4,618 50
Deposits and accrued interest	29,864 83
Reserve fund	3,075 00
Undivided profit fund	410 90
Total	$124,408 33
Interest due and uncollected	$46 24

RECEIPTS.

Dues on running stock	$24,880 79
Paid-up stock	4,500 00
Deposits	27,533 77
Credits on mortgage loans	11,551 30
Loans on stock, certificates or pass-book security	1,805 00
Interest	6,431 37
Premium	221 77
Pass-books and initiation fees	8 50
Total	$76,932 50
Cash on hand at close of last fiscal year	5,251 19
Total	$82,183 69

DISBURSEMENTS.

Loans on mortgage security	$42,485 00
Loans on stock, certificates or pass-book security	1,580 00
Withdrawals of running stock and dividends	7,365 97
Withdrawals of deposits	25,588 06
Interest on deposits	1,119 02
Salaries of officers and directors	480 00
Office help, rent and legal services	70 00
All other expenses	56 31
Total	$78,744 36
Cash on hand	3,439 33
Total	$82,183 69

PROFIT AND LOSS—EARNINGS.

Interest	$6,431 37
Premium	221 77
Pass-books and initiation fees	8 50
Total	$6,661 64

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,378 18
Dividends on mortgage loan credits	77 27
Dividends on paid-up stock	118 50
Reserve fund credit	250 00
Undivided profit credit	14 11
Interest on deposits	1,217 27
Salaries of officers and directors	480 00
Office help, rent and legal services	70 00
All other expenses	56 31
Total	$6,661 64

Number of shares of stock in force	2,526
Capital subscribed and in force	$252,600 00
Number of stockholders	316
Number of depositors	47
Rate per cent. interest charged	6-7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4-5

Number of shares loaned upon	1,199
Par value of each share	$100 00
Number of borrowers	86
Rate per cent. premium charged	Not exceeding 2
Plan of Association	Permanent

MILLERSBURG INVESTMENT, BUILDING AND LOAN COMPANY

OF MILLERSBURG, HOLMES COUNTY.

Incorporated, August 13, 1909. Authorized capital, $200,000.00.

President, J. D. Fair.
Address, Millersburg.
Treasurer, Jacob Etter.
Address, Millersburg.

Secretary, Carl Schuler.
Address, Millersburg.
Attorney, Newton Stillwell.
Address, Millersburg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,525 01
Loans on mortgage security	48,241 00
Loans on stock, certificates or pass-book security	400 00
Due from borrowers for insurance and taxes	35 23
Total	$50,201 24

LIABILITIES.

Running stock and dividends	$14,837 80
Credits on mortgage loans	9,554 38
Paid-up stock and dividends	24,600 00
Deposits and accrued interest	220 00
Reserve fund	471 37
Undivided profit fund	16 84
Due borrowers on unfinished buildings	500 85
Total	$50,201 24

RECEIPTS.

Dues on running stock	$2,489 45
Paid-up stock	6,900 00
Deposits	220 00
Credits on mortgage loans	1,841 03
Loans on mortgage security repaid	5,546 26
Borrowed money	2,700 00
Insurance and taxes refunded by borrowers	42 10
Interest	2,261 07
Pass-books and initiation fees	69 50
Returned check	66 00
Advance interest paid back	33 75
Total	$22,169 16
Cash on hand at close of last fiscal year	941 36
Total	$23,110 52

DISBURSEMENTS.

Loans on mortgage security	$13,825 00
Withdrawals of running stock and dividends	2,790 48
Withdrawals of paid-up stock	100 00
Borrowed money	2,700 00
Insurance and taxes paid for borrowers	77 33
Dividends on paid-up stock	1,780 56
Interest on deposits	3 51
Interest on borrowed money	11 56
Salaries of officers and directors	150 00
All other expenses	47 32
Returned check and interest on purchased mortgage, advanced	99 75
Total	$21,585 51
Cash on hand	1,525 01
Total	$23,110 52

PROFIT AND LOSS—EARNINGS.

Interest	$2,261 07
Pass-books and initiation fees	69 50
Transferred from undivided profit fund	35 97
Total	$2,366 54

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$788 39
Dividends on paid-up stock	1,244 92
Reserve fund credit	104 00
Undivided profit credit	16 84
Interest on deposits	3 51
Interest on borrowed money	11 56
Salaries of officers and directors	150 00
All other expenses	32 22
Inspector's fee	15 10
Total	$2,366 54

Number of shares of stock in force	947
Capital subscribed and in force	$94,700 00
Number of stockholders	167
Number of depositors	2
Rate per cent. interest charged	6, 7, 8
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	465
Par value of each share	$100 00
Number of borrowers	52
Plan of Association	Permanent

INDUSTRIAL SAVINGS AND LOAN ASSOCIATION

OF BELLEVUE, HURON COUNTY.

Incorporated, February 6, 1890.

Authorized capital, $1,000,000.00.

President, J. U. Mayne.
Address, Bellevue.
Treasurer, G. A. Wright.
Address, Bellevue.

Secretary, Jos. E. Wolf.
Address, Bellevue.
Attorney, J. P. Vickery.
Address, Bellevue.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$32,723 08
Loans on mortgage security	577,936 16
Loans on stock, certificates or pass-book security	13,992 00
Due from borrowers for insurance and taxes	155 87
Bonds	2,108 00
Deposits in other building and loan associations	5,000 00
Deposits in other financial institutions	10,000 00
Total	$641,915 11
Interest due and uncollected	$1,457 42

LIABILITIES.

Running stock and dividends	$507,625 32
Paid-up stock and dividends	102,758 15
Reserve fund	29,801 18
Due borrowers on unfinished buildings	1,730 46
Total	$641,915 11
Interest due and uncollected	$1,457 42

RECEIPTS.

Dues on running stock	$106,900 40
Paid-up stock	800 00
Loans on mortgage security repaid	130,380 62
Loans on stock, certificates or pass-book security	12,500 00
Insurance and taxes refunded by borrowers	93 91
Interest	36,972 73
Sale of bonds	12,892 00
Excise tax refund	201 44
Total	$300,741 10
Cash on hand at close of last fiscal year	15,966 30
Total	$316,707 40

DISBURSEMENTS.

Loans on mortgage security	$103,090 72
Loans on stock, certificates or pass-book security	18,977 00
Withdrawals of running stock and dividends	119,960 91
Withdrawals of paid-up stock	2,600 00
Deposits in other building and loan associations	5,000 00
Deposits in other financial institutions	10,000 00
Insurance and taxes paid for borrowers	206 98
Dividends on paid-up stock	5,762 95
Salaries of officers and directors	2,525 00
Office help, rent and legal services	540 60
All other expenses	320 16
Bonds purchased	15,000 00
Total	$283,984 32
Cash on hand	32,723 08
Total	$316,707 40

PROFIT AND LOSS—EARNINGS.

Interest	$36,972 73
Transferred from undivided profit fund	254 00
Excise tax refund	201 44
Total	$37,428 17

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$26,586 33
Dividends on paid-up stock	5,754 90
Reserve fund credit	1,701 18
Salaries of officers and directors	2,525 00
Office help, rent and legal services	540 60
All other expenses	320 16
Total	$37,428 17

Number of shares of stock in force	9,119
Capital subscribed and in force	$911,900 00
Number of stockholders	1,748
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5¾

Number of shares loaned upon	140
Par value of each share	$100 00
Number of borrowers	390
Plan of Association	Permanent

HOME SAVINGS AND LOAN COMPANY
OF NORWALK, HURON COUNTY.

Incorporated, March 29, 1888.

President, John Laylin.
Address, Norwalk.

Authorized capital, $3,000,000.00.

Secretary, John A. Strutton.
Address, Norwalk.
Attorney, W. R. Bruner.
Address, Norwalk.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$8 398 83
Loans on mortgage security	745,884 98
Loans on stock, certificates or pass-book security	6,540 00
Real estate	22,527 81
Real estate sold on contract	2,574 42
Due from borrowers for insurance and taxes	222 46
Bonds	4,650 00
Investment of the contingent fund	2,800 00
War savings stamps	47 08
Total	$793,645 58
Interest due and uncollected	$2,362 50

LIABILITIES.

Running stock and dividends	$756,364 81
Credits on mortgage loans	5,356 78
Paid-up stock and dividends	615 00
Reserve fund	30,323 41
Undivided profit fund	935 58
Contingent profit on real estate sold on contract	50 00
Total	$793,645 58
Interest due and uncollected	$2,362 50

RECEIPTS

Dues on running stock	$200,829 54
Credits on mortgage loans	116,422 66
Loans on stock, certificates or pass-book security	20,827 22
Borrowed money	33,500 00
Real estate sold	2,023 34
Real estate sold on contract	308 05
Insurance and taxes refunded by borrowers	595 45
Interest	44,943 34
Premium	14 67
Rents from company's real estate	1,507 83
Sale of bonds	6,610 08
Total	$427,582 18
Cash on hand at close of last fiscal year	33,580 95
Total	$461,163 13

DISBURSEMENTS.

Loans on mortgage security	$93,541 72
Loans on stock, certificates or pass-book security	18,861 72
Withdrawals of running stock and dividends	283,592 89
Borrowed money	33,500 00
Insurance and taxes paid for borrowers	649 39
Real estate—purchase price	3,550 67
Dividends on paid-up stock	30 00
Interest on borrowed money	293 47
Repairs on company's real estate	526 12
Taxes	465 89
Salaries of officers and directors	4,865 00
Office help, rent and legal services	1,310 00
All other expenses	1,180 35
Bonds purchased	10,350 00
War savings stamps	47 08
Total	$452,764 30
Cash on hand	8,398 83
Total	$461,163 13

PROFIT AND LOSS—EARNINGS.

Interest	$44,943 34
Premium	14 67
Rent from company's real estate	1,507 83
Transferred from undivided profit fund	218 22
Total	$46,684 06

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$35 869 75
Dividends on mortgage loan credits	5 68
Dividends on paid-up stock	30 00
Reserve fund credit	1,950 00
Undivided profit credit	187 80
Interest on borrowed money	293 47
Salaries of officers and directors	4,865 00
Office help, rent and legal services	1,310 00
All other expenses	1,180 35
Taxes	465 89
Repair's on company's real estate	526 12
Total	$46,684 06

Number of shares of stock in force	17,289
Capital subscribed and in force	$1,789,300 00
Number of stockholders	1,866
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	6,891
Par value of each share	$100, $500 and $1,000.
Number of borrowers	584
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN COMPANY

OF JACKSON, JACKSON COUNTY.

Incorporated, March 24, 1890.
President, C. J. Benton.
Address, Jackson.
Treasurer, D. J. Herbert.
Address, Jackson.

Authorized capital, $1,000,000.00.
Secretary, R. K. Schellenger.
Address, Jackson.
Attorney, Benner Jones.
Address, Jackson.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 9, 1918.

ASSETS.

Cash on hand	$6,947 68
Loans on mortgage security	56 580 19
Loans on stock, certificates or pass-book security	400 00
Furniture and fixtures	90 00
Real estate	5,341 50
Real estate sold on contract	14,433 22
Due from borrowers for insurance and taxes	446 00
Deposits in other financial institutions	5,000 00
Total	$89,238 59
Interest due and uncollected	$89,40

LIABILITIES.

Running stock and dividends	$81,055 96
Deposits and accrued interest	7,229 32
Reserve fund	953 31
Total	$89,238 59
Interest due and uncollected	$89 40

RECEIPTS.

Dues on running stock	$11,616 35
Deposits	5,189 22
Loans on mortgage security repaid	17,843 70
Loans on stock, certificates or pass-book security	1,498 50
Real estate sold on contract	5,511 87
Insurance and taxes refunded by borrowers	341 14
Interest	5,662 83
Pass-books and initiation fees	45 25
Rents from company's real estate	165 25
Deposits in other financial institutions withdrawn	1,500 00
Total	$49,374 11
Cash on hand at close of last fiscal year	6,971 46
Total	$56,345 57

DISBURSEMENTS.

Loans on mortgage security	$17,046 29
Loans on stock, certificates or pass-book security	670 00
Withdrawals of running stock and dividends	10,878 56
Withdrawals of deposits	11,233 58
Deposits in other financial institutions	6,500 00
Insurance and taxes paid for borrowers	418 22
Interest on deposits	665 35
Repairs on company's real estate	40 98
Taxes	66 88
Salaries of officers and directors	998 50
Office help, rent and legal services	140 00
All other expenses	7 75
Miscellaneous	151 19
Amount charged off from contingent fund	580 59
Total	$49,397 89
Cash on hand	6,947 68
Total	$56,345 57

PROFIT AND LOSS—EARNINGS.

Interest	$5,662 83
Pass-books and initiation fees	45 25
Rent from company's real estate	165 25
Total	$5,873 33

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,585 64
Reserve fund credit	207 04
Interest on deposits	665 35
Salaries of officers and directors	998 50
Office help, rent and legal services	140 00
All other expenses	7 75
Taxes	66 88
Repairs on company's real estate	40 98
Furniture and fixtures	10 00
Miscellaneous	151 19
Total	$5,873 33

Number of shares of stock in force	1,458
Capital subscribed and in force	$291,600 00
Number of stockholders	120
Number of depositors	22
Rate per cent. interest charged	7 8/10
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	206
Par value of each share	$200 00
Number of borrowers	118
Plan of Association	Permanent

JACKSON BUILDING, LOAN AND SAVINGS COMPANY

OF JACKSON, JACKSON COUNTY.

Incorporated, June 20, 1899. Authorized capital, $500,000.00.

President, Miles Jones.
Address, Jackson.

Secretary, I. I. Parry.
Address, Jackson.
Attorney, E. E. Eubanks.
Address, Jackson.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$4,921 07
Loans on mortgage security	70,069 46
Loans on stock, certificates or pass-book security	840 00
Furniture and fixtures	50 00
Real estate	8,590 00
Real estate sold on contract	4,021 63
Due from borrowers for insurance and taxes	74 48
Deposits in other building and loan associations	15,000 00
Deposits in other financial institutions	7,000 00
Total	$110,566 64
Interest due and uncollected	$1,102 48

LIABILITIES.

Running stock and dividends	$90,447 36
Paid-up stock and dividends	12,100 00
Reserve fund	6,466 27
Undivided profit fund	961 51
Contingent profit on real estate sold on contract	591 50
Total	$110,566 64
Interest due and uncollected	$1,102 48

RECEIPTS.

Dues on running stock	$6,230 00
Loans on mortgage security repaid	20,863 98
Loans on stock, certificates or pass-book security	533 75
Real estate sold	3,770 00
Real estate sold on contract	1,809 95
Insurance and taxes refunded by borrowers	137 88
Interest	7,211 40
Premium profit on real estate sold	30 00
Fines	97 31
Transfer fees	1 10
Pass-books and initiation fees	9 50
Rents from company's real estate	1,121 60
Deposits in other financial institutions withdrawn	14,000 00
Water rent refunded	7 50
Contingent profit	420 00
Total	$56,243 97
Cash on hand at close of last fiscal year	3,410 57
Total	$59,654 54

DISBURSEMENTS.

Loans on mortgage security	$10,030 00
Loans on stock, certificates or pass-book security	1,045 00
Withdrawals of running stock and dividends	19,835 98
Deposits in other building and loan associations	15,000 00
Deposits in other financial institutions	1,000 00
Insurance and taxes paid for borrowers	159 61
Real estate (purchase price)	1,620 00
Real estate on contract	2,890 00
Dividends on paid-up stock	665 50
Repairs on company's real estate	172 63
Taxes and insurance	410 16
Salaries of officers and directors	1,265 00
Office help, rent and legal services	281 50
All other expenses	208 09
Reserve fund to real estate	150 00
Total	$54,733 47
Cash on hand	4,921 07
Total	$59,654 54

PROFIT AND LOSS—EARNINGS.

Interest	$7,211 40
Fines	97 31
Transfer fees	1 10
Pass-books and initiation fees	9 50
Rent from company's real estate	1,121 60
Profit from real estate sold	30 00
Water rent refunded	7 50
Total	$8,478 41

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,514 02
Dividends on paid-up stock	665 50
Undivided profit credit	961 51
Salaries of officers and directors	1,265 00
Office help, rent and legal services	281 50
All other expenses	208 09
Taxes	410 16
Repairs on company's real estate	172 63
Total	$8,478 41

Number of shares of stock in force	2,774
Capital subscribed and in force	$277,400 00
Number of stockholders	518
Rate per cent. interest charged	8
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	40
Par value of each share	$100 00
Number of borrowers	226
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN COMPANY

OF WELLSTON, JACKSON COUNTY.

Incorporated, January 11, 1888.

Authorized capital, $1,000,000.00.

President, C. E. Fitzpatrick.
Address, Wellston.

Secretary, Geo. C. Sellers.
Address, Wellston.
Attorney, A. E. Jacobs.
Address, Wellston.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,752 49
Loans on mortgage security	40,758 70
Real estate	2,664 36
Real estate sold on contract	4,810 00
Due from borrowers for insurance and taxes	215 45
Bonds—Liberty	4,000 00
Real estate mortgage bonds	9,000 00
Total	$71,201 00
Interest due and uncollected	$401 22

LIABILITIES.

Running stock and dividends	$35,552 40
Credits on mortgage loans	1,824 18
Credits on real estate sold on contract	1,340 03
Paid-up stock and dividends	25,800 00
Reserve fund	6,133 10
Undivided profit fund	460 00
Contingent profit on real estate sold on contract	91 29
Total	$71,201 00
Interest due and uncollected	$401 22

RECEIPTS.

Dues on running stock	$13,822 70
Credits on mortgage loans	2,420 02
Loans on mortgage security repaid	19,314 70
Loans on stock, certificates or pass-book security	125 00
Real estate sold	1,000 00
Real estate sold on contract	1,720 03
Insurance and taxes refunded by borrowers	72 70
Interest	3,569 91
Premium	40
Fines	7 40
Pass-books and initiation fees	45 30
Rents from company's real estate	389 35
Total	$42,487 51
Cash on hand at close of last fiscal year	9,513 35
Total	$52,000 86

DISBURSEMENTS.

Loans on mortgage security	$12,065 00
Withdrawals of running stock and dividends	12,490 80
Withdrawals of paid-up stock	2,100 00
Insurance and taxes paid for borrowers	100 40
Dividends on paid-up stock	1,464 25
Repairs on company's real estate	55 84
Taxes	89 92
Salaries of officers and directors	347 50
All other expenses	463 45
Bonds purchased	13,000 00
Interest accrued on bonds purchased	71 21
Total	$42,248 37
Cash on hand	9,752 49
Total	$52,000 86

PROFIT AND LOSS—Earnings.

Interest	$3,498 70
Premium	40
Fines	7 40
Pass-books and initiation fees	45 30
Rent from company's real estate	389 35
Profit on real estate sold	570 09
Total	$4,511 24

PROFIT AND LOSS—Distribution.

Dividends on running stock	$1,776 25
Dividends on paid-up stock	1,464 25
Undivided profit credit	314 03
Salaries of officers and directors	347 50
All other expenses	463 45
Taxes	89 92
Repairs on company's real estate	55 84
Total	$4,511 24

Number of shares of stock in force	1,318
Capital subscribed and in force	$131,800 00
Number of stockholders	190
Rate per cent. interest charged	7 and 8
Rate per cent. dividend declared to running and paid-up stock	5¾

Number of shares loaned upon	143
Par value of each share	$100 00
Number of borrowers	70
Plan of Association	Serial

JACKSON COUNTY BUILDING, LOAN AND SAVINGS COMPANY

OF WELLSTON, JACKSON COUNTY.

Incorporated, September 3, 1902. Authorized capital, $300,000.00.

President, Hugh Barnhill.
Address, Wellston.
Treasurer, E. L. Erwin.
Address, Wellston.

Secretary, A. E. Shattuck.
Address, Wellston.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 12, 1917.

ASSETS.

Cash on hand	$4,713 82
Loans on mortgage security	37,290 00
Real estate	1,862 00
Real estate sold on contract	6,233 97
Due from borrowers for insurance and taxes	46 44
Total	$50,146 23
Interest due and uncollected	$69 20

LIABILITIES.

Running stock and dividends	$5,656 26
Credits on mortgage loans	21,569 43
Paid-up stock and dividends	16,503 00
Deposits and accrued interest	76 00
Reserve fund	6,341 54
Total	$50,146 23
Interest due and uncollected	$69 20

RECEIPTS.

Dues on running stock	$2 52
Paid-up stock	33 00
Loans on mortgage security repaid	4,235 28
Real estate sold on contract	1,631 10
Insurance and taxes refunded by borrowers	55 18
Interest	1,737 81
Rents from company's real estate	285 75
Total	$7,980 64
Cash on hand at close of last fiscal year	785 66
Total	$8,766 30

DISBURSEMENTS.

Withdrawals of running stock and dividends	$846 45
Withdrawals of paid-up stock	2,470 50
Withdrawals of deposits	6 00
Insurance and taxes paid for borrowers	15 66
Repairs on company's real estate	41 43
Taxes	108 58
Salaries of officers and directors	350 46
Office help, rent and legal services	64 75
All other expenses	148 65
Total	$4,052 48
Cash on hand	4,713 82
Total	$8,766 30

PROFIT AND LOSS—EARNINGS.

Interest	$1,737 81
Rent from company's real estate	285 75
Total	$2,023 56

PROFIT AND LOSS—DISTRIBUTION.

Reserve fund credit	$1,309 69
Salaries of officers and directors	350 46
Office help, rent and legal services	64 75
All other expenses	148 65
Taxes	108 58
Repairs on company's real estate	41 43
Total	$2,023 56

Number of shares of stock in force	925
Capital subscribed and in force	$92,500 00
Number of stockholders	62
Number of depositors	76

Par value of each share	$100 00
Number of borrowers	49
Plan of Association	In Liquidation

JEFFERSON BUILDING AND SAVINGS COMPANY

OF STEUBENVILLE, JEFFERSON COUNTY.

Incorporated, December 24, 1896. **Authorized capital, $1,000,000.00.**

President, J. W. Forney.
Address, Steubenville.
Treasurer, People's National Bank.
Address, Steubenville.

Secretary, Hugh S. Coble.
Address, Steubenville.
Attorney, Roy L. McClave.
Address, Steubenville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$20,236 82
Loans on mortgage security	1,078,930 00
Loans on stock, certificates or passbook security	1,535 00
Loans on all other security	6,000 00
Furniture and fixtures	9,000 00
Real estate	10,685 00
Real estate sold on contract	1,600 00
Real estate—office building	78,000 00
Bonds—Municipal and Liberty	46,300 00
Deposits in other building and loan associations	80,000 00
Total	$1,332,286 82
Interest due and uncollected	$255 75

RECEIPTS.

Dues on running stock	$6,230 46
Paid-up stock	28,800 00
Deposits	361,255 02
Credits on mortgage loans	49,150 22
Loans on mortgage security repaid	308,595 00
Loans on stock, certificates or passbook security	1,785 00
Loans on all other security repaid	1,268 00
Borrowed money	2,000 00
Real estate sold	265 00
Real estate sold on contract	1,500 00
Interest	66,557 33
Premium	9,038 44
Rents from company's real estate	5,834 04
Deposits in other financial institutions withdrawn	60,000 00
Sale of bonds	9,700 00
Total	$911,978 51
Cash on hand at close of last fiscal year	115,812 46
Total	$1,027,790 97

PROFIT AND LOSS—EARNINGS.

Interest	$66,557 33
Premium	9,038 44
Rent from company's real estate	5,834 04
Transferred from undivided profit fund	2,416 00
Total	$83,845 81

Number of shares of stock in force	3,255
Capital subscribed and in force	$325,500 00
Number of stockholders	353
Number of depositors	1,598
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$154,887 54
Credits on mortgage loans	118,242 17
Credits on other loans	1,068 72
Credits on real estate sold on contract	107 14
Paid-up stock and dividends	175,718 00
Deposits and accrued interest	792,730 97
Reserve fund	82,000 00
Undivided profit fund	7,532 28
Total	$1,332,286 82
Interest due and uncollected	$255 75

DISBURSEMENTS.

Loans on mortgage security	$537,175 00
Loans on stock, certificates or passbook security	2,185 00
New addition—office building	4,234 13
Withdrawals of running stock and dividends	121,177 28
Withdrawals of paid-up stock	9,100 00
Withdrawals of deposits	177,129 13
Borrowed money	2,000 00
Deposits in other building and loan associations	50,000 00
Deposits in other financial institutions	60,000 00
Dividends on paid-up stock	9,801 00
Interest on deposits	9,960 97
Repairs on company's real estate	315 41
Taxes	813 15
Salaries of officers and directors	4,537 00
Office help, rent and legal services	503 98
All other expenses	3,622 10
Bonds purchased—Liberty	15,000 00
Total	$1,007,554 15
Cash on hand	20,236 82
Total	$1,027,790 97

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,390 58
Dividends on mortgage loan credits	6,041 76
Dividends on paid-up stock	10,392 00
Reserve fund credit	7,000 00
Undivided profit credit	4,338 81
Interest on deposits	32,611 67
Salaries of officers and directors	4,537 00
Office help, rent and legal services	503 98
All other expenses	6,167 32
Taxes	813 15
Repairs on company's real estate	315 41
Furniture and fixtures	500 00
Real estate—office building	1,234 13
Total	$83,845 81

Par value of each share	$100 00
Number of borrowers	433
Rate per cent. premium charged	1 1/5
Plan of Association	Permanent

STEUBENVILLE BUILDING AND LOAN ASSOCIATION COMPANY

OF STEUBENVILLE, JEFFERSON COUNTY.

Incorporated, March 28, 1888.

Authorized capital, $2,000,000.00.

President, Sig. A. Laubheim.
Address, Steubenville.
Treasurer, A. G. Lee.
Address, Steubenville.

Secretary, W. McD. Miller.
Address, Steubenville.
Attorneys, Miller and Miller.
Address, Steubenville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$82,142 16
Loans on mortgage security	1,253,669 19
Loans on stock, certificates or pass-book security	22,733 66
Furniture and fixtures	5,000 00
Real estate	4,501 46
Real estate sold on contract	1,400 00
Due from borrowers for insurance and taxes	16 00
Bonds	35,899 70
Thrift stamps	250 00
Revenue stamps	300 00
War savings stamps	832 00
Total	$1,406,744 17
Interest due and uncollected	$1,850 00

LIABILITIES.

Running stock and dividends	$16,209 53
Credits on real estate sold on contract	177 50
Paid-up stock and dividends	246,633 50
Deposits and accrued interest	1,088,790 17
Reserve fund	50,000 00
Undivided profit fund	4,933 47
Total	$1,406,744 17
Interest due and uncollected	$1,850 00

RECEIPTS.

Dues on running stock	$1,102 06
Paid-up stock	10,850 00
Deposits	460,791 65
Loans on mortgage security repaid	350,200 88
Loans on stock, certificates or pass-book security	26,804 93
Real estate sold	2,100 00
Real estate sold on contract	177 50
Insurance and taxes refunded by borrowers	359 64
Interest	80,602 69
Pass-books and initiation fees	871 94
Rents from company's real estate	145 35
Sale of bonds	17,810 75
Thrift stamps	700 00
Revenue stamps	225 00
Total	$952,742 39
Cash on hand at close of last fiscal year	94,633 28
Total	$1,047,375 67

DISBURSEMENTS.

Loans on mortgage security	$543,290 19
Loans on stock, certificates or pass-book security	31,600 98
Withdrawals of running stock and dividends	11,489 45
Withdrawals of paid-up stock	2,500 00
Withdrawals of deposits	327,442 27
Insurance and taxes paid for borrowers	286 44
Dividends on paid-up stock	13,956 00
Interest on deposits	1,206 36
Taxes	184 78
Salaries of officers and directors	4,699 50
Office help, rent and legal services	3,177 00
All other expenses	2,469 92
Revenue	525 00
Furniture and fixtures	1 546 17
Bonds purchased	19,077 45
Thrift stamps	1,782 00
Total	$965,233 51
Cash on hand	82,142 16
Total	$1,047,375 67

PROFIT AND LOSS—EARNINGS.

Interest	$80,602 69
Pass-books and initiation fees	871 94
Rent from company's real estate	145 35
Transferred from undivided profit fund	6,696 77
Total	$88,316 75

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1 103 51
Dividends on paid-up stock	14,206 50
Reserve fund credit	10,052 50
Undivided profit credit	4,933 47
Interest on deposits	46,943 40
Salaries of officers and directors	4,699 50
Office help, rent and legal services	3,177 00
All other expenses	2,469 92
Taxes	184 78
Furniture and fixtures	546 17
Total	$88,316 75

Number of shares of stock in force	1,336
Capital subscribed and in force	$267,200 00
Number of stockholders	237
Number of depositors	1,455
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	20
Par value of each share	$200 00
Number of borrowers	784
Plan of Association	Permanent

UNION BUILDING AND LOAN COMPANY

OF STEUBENVILLE, JEFFERSON COUNTY.

Incorporated, November 21, 1901. Authorized capital, $300,000.00.

President, J. C. M. Floyd.
Address, Steubenville.
Treasurer, Carl A. Gescheider.
Address, Steubenville.

Secretary, G. A. Gescheider.
Address, Steubenville.
Attorney, H. L. May.
Address, Steubenville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$19,586 77
Loans on mortgage security	293,273 69
Loans on stock, certificates or pass-book security	41,345 0
Real estate	95 41
Due from borrowers for insurance and taxes	46 88
Bonds	$9,970 00
Total	$364,317 75
Interest due and uncollected	$318 10

LIABILITIES.

Paid-up stock and dividends	$100,000 00
Deposits and accrued interest	257,653 01
Reserve fund	6,370 61
Undivided profit fund	167 63
Due borrowers on unfinished buildings	126 50
Total	$364,317 75
Interest due and uncollected	$318 10

RECEIPTS.

Paid-up stock	$23,900 00
Deposits	137,021 53
Loans on mortgage security repaid	97,588 59
Loans on stock, certificates or pass-book security	7,625 00
Borrowed money	5,000 00
Insurance and taxes refunded by borrowers	72 07
Interest	20,493 00
Sale of bonds	20,087 50
From Mingo Building and Loan Co.	768 75
Total	$312,556 44
Cash on hand at close of last fiscal year	8,711 85
Total	$321,268 29

DISBURSEMENTS.

Loans on mortgage security	$144,920 89
Loans on stock, certificates or pass-book security	48,645 00
Undivided building account	3,200 00
Withdrawals of deposits	79,436 40
Borrowed money	7,450 00
Insurance and taxes paid for borrowers	118 95
Real estate (purchase price)	95 41
Interest on deposits	171 20
Interest on borrowed money	64 89
Taxes	51 15
Salaries of officers and directors	1,200 00
Office help, rent and legal services	755 22
All other expenses	1,434 91
Bonds purchased	14,137 50
Total	$301,681 52
Cash on hand	19,586 77
Total	$321,268 29

PROFIT AND LOSS—EARNINGS.

Interest	$20,493 00
Total	$20,493 00

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$5,183 50
Reserve fund credit	1,669 08
Interest on deposits	10,134 25
Interest on borrowed money	64 89
Salaries of officers and directors	1,200 00
Office help, rent and legal services	755 22
All other expenses	1,434 91
Taxes	51 15
Total	$20,493 00

Number of shares of stock in force	1,000
Capital subscribed and in force	$100,000 00
Number of stockholders	73
Number of depositors	420
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	185
Plan of Association	Permanent

CENTERBURG BUILDING AND LOAN ASSOCIATION COMPANY

OF CENTERBURG, KNOX COUNTY.

Incorporated, February 8, 1895. Authorized capital, $1,500,000.00.

President, C. W. Coe.
Address, Centerburg.

Secretary, C. H. Bishop.
Address, Centerburg.
Attorney, C. V. Trott.
Address, Columbus.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$58,810 25
Loans on mortgage security	1,012,350 00
Loans on stock, certificates or pass-book security	8,167 95
Loans on all other security	65,800 00
Furniture and fixtures	2,200 00
Real estate	8,840 18
Real estate sold on contract	7,150 00
Real estate—office building	19,400 00
Due from borrowers for insurance and taxes	873 82
Bonds	200 00
Total	$1,183,792 20
Interest due and uncollected	$1,707 03

LIABILITIES.

Running stock and dividends	$111,180 19
Credits on mortgage loans	120,247 89
Credits on other loans	10 00
Credits on real estate sold on contract	236 41
Paid-up stock and dividends	113,201 33
Deposits and accrued interest	794,639 66
Reserve fund	26,327 91
Due borrowers on unfinished buildings	7,948 81
Deposits from other financial institutions	10,000 00
Total	$1,183,792 20
Interest due and uncollected	$1,707 03

RECEIPTS.

Dues on running stock	$37,603 45
Paid-up stock	26,500 00
Deposits	246,874 32
Credits on mortgage loans	60,356 40
Loans on mortgage security repaid	316,300 00
Loans on stock, certificates or pass-book security	6,367 00
Loans on all other security repaid	220,350 00
Real estate sold	17,017 57
Real estate sold on contract	1,154 41
Insurance and taxes refunded by borrowers	956 48
Interest	64,820 52
Premium	10 697 59
Fines	3 90
Pass-books and initiation fees	5 00
Rents from company's real estate	770 96
Sale of bonds	1,800 00
Revenue tax refunded	331 10
Total	$1,011,908 70
Cash on hand at close of last fiscal year	133,522 68
Total	$1,145,431 38

DISBURSEMENTS.

Loans on mortgage security	$342,373 88
Loans on stock, certificates or pass-book security	8,952 95
Loans on all other security	201,400 00
Withdrawals of running stock and dividends	88,392 25
Withdrawals of paid-up stock	14,100 00
Withdrawals of deposits	304,662 76
Insurance and taxes paid for borrowers	1,068 04
Real estate (purchase price)	24,167 57
Dividends on paid-up stock	5,783 84
Interest on deposits	51,167 16
Repairs on company's real estate	322 86
Taxes	609 77
Salaries of officers and directors	7,126 49
Office help, rent and legal services	3,135 00
All other expenses	3,237 67
Deposits by other building and loan associations withdrawn	25,000 00
Deposits by other financial institutions withdrawn	2,500 00
Bonds purchased	2,000 00
Fund for contingent losses	620 89
Total	$1,086,621 13
Cash on hand	58,810 25
Total	$1,145,431 38

PROFIT AND LOSS—EARNINGS.

Interest	$64,820 52
Premium	10,697 59
Fines	3 90
Pass-books and initiation fees	5 00
Rent from company's real estate	770 96
Transferred from undivided profit fund	4,864 94
Revenue tax refunded	331 10
Total	$81,494 01

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,781 07
Dividends on mortgage loan credits	2,966 24
Dividends on paid-up stock	6,198 95
Reserve fund credit	948 80
Interest on deposits	51,167 16
Salaries of officers and directors	7,126 49
Office help, rent and legal services	3,135 00
All other expenses	3,237 67
Taxes	609 77
Repairs on company's real estate	322 86
Total	$81,494 01

umber of shares of stock in force	12,720
apital subscribed and in force	$1,272,000 00
umber of stockholders	890
umber of depositors	2,760
te per cent. interest charged	6.24
ate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	10,190
Par value of each share	$100 00
Number of borrowers	490
Rate per cent. premium charged	1 56/100
Plan of Association	Permanent

CITIZENS' BUILDING, LOAN AND SAVINGS ASSOCIATION
OF MT. VERNON, KNOX COUNTY.

Incorporated, July 29, 1907. **Authorized capital, $300,000.00.**

President, Max Meyers.
Address, Mt. Vernon.
Treasurer, William Welsh.
Address, Mt. Vernon.

Secretary, William A. Hosack.
Address, Mt. Vernon.
Attorney, William A. Hosack.
Address, Mt. Vernon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$10,361 14
Loans on mortgage security	260 708 67
Loans on stock, certificates or pass-book security	4,499 53
Loans on all other security	20,572 53
Furniture and fixtures	120 00
Total	$296,261 87
Interest due and uncollected	$94 60

LIABILITIES.

Running stock and dividends	$41,915 38
Paid-up stock and dividends	68,864 00
Deposits and accrued interest	182,957 49
Reserve fund	2,400 00
Due borrowers on unfinished buildings	125 00
Total	$296,261 87
Interest due and uncollected	$94 60

RECEIPTS.

Dues on running stock	$14,167 41
Paid-up stock	9,900 00
Deposits	88,051 15
Loans on mortgage security repaid	52,981 24
Loans on stock, certificates or pass-book security	6,379 71
Loans on all other security repaid	6,402 33
Borrowed money	15 000 00
Deposits from other building and loan associations	9,000 00
Deposits from other financial institutions	7,500 00
Insurance and taxes refunded by borrowers	36 30
Interest	16,246 97
Transfer fees	4 35
Pass-books and initiation fees	183 20
Deposits in other building and loan associations withdrawn	20,000 00
Total	$245,852 66
Cash on hand at close of last fiscal year	12,378 29
Total	$258,230 95

DISBURSEMENTS.

Loans on mortgage security	$99,336 80
Loans on stock, certificates or pass-book security	7,003 24
Loans on all other security	19,163 82
Withdrawals of running stock and dividends	9,387 42
Withdrawals of paid-up stock	6,200 00
Withdrawals of deposits	57,405 60
Borrowed money	15,000 00
Deposits in other building and loan associations	5,000 00
Insurance and taxes paid for borrowers	36 30
Dividends on paid-up stock	3,217 14
Interest on deposits	7,248 47
Interest on borrowed money	294 05
Salaries of officers and directors	1,428 00
Office help, rent and legal services	425 00
All other expenses	223 97
Deposits by other building and loan associations withdrawn	9,000 00
Deposits by other financial institutions withdrawn	7,500 00
Total	$247,869 81
Cash on hand	10,361 14
Total	$258,230 95

PROFIT AND LOSS—EARNINGS.

Interest	$16,246 97
Transfer fees	4 35
Pass-books and initiation fees	183 20
Total	$16,434 52

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,728 68
Dividends on paid-up stock	3,339 02
Reserve fund credit	300 00
Interest on deposits	8,655 80
Interest on borrowed money	294 05
Salaries of officers and directors	1,428 00
Office help, rent and legal services	425 00
All other expenses	223 97
Furniture and fixtures	40 00
Total	$16,434 52

Number of shares of stock in force	1,535
Capital subscribed and in force	$153,500 00
Number of stockholders	120
Number of depositors	320
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	3, 4 and 5

Par value of each share	$100 00
Number of borrowers	213
Plan of Association	Permanent

HOME BUILDING AND LOAN COMPANY

OF MT. VERNON, KNOX COUNTY.

Incorporated, March, 1883.

Authorized capital, $1,000,000.00.

President, A. R. Sipe.
Address, Mt. Vernon.
Treasurer, S. H. Israel.
Address, Mt. Vernon.

Secretary, Banner M. Allen.
Address, Mt. Vernon.
Attorney, Robt. M. Greer.
Address, Mt. Vernon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$18,998 47
Loans on mortgage security	208,455 00
Loans on stock, certificates or pass-book security	8,430 36
Loans on all other security	8,500 00
Furniture and fixtures	237 60
Due from borrowers for insurance and taxes	256 76
Total	$244,878 69
Interest due and uncollected	$423 96

LIABILITIES.

Running stock and dividends	$149,299 79
Credits on mortgage loans	48,227 39
Deposits and accrued interest	42,489 91
Reserve fund	3,597 07
Undivided profit fund	50 00
Due borrowers on unfinished buildings	955 03
Reserve for interest	259 50
Total	$244,878 69
Interest due and uncollected	$423 96

RECEIPTS.

Dues on running stock	$36,848 64
Deposits	27,515 64
Credits on mortgage loans	15,575 33
Loans on mortgage security repaid	17,585 30
Loans on stock, certificates or pass-book security	10,728 70
Loans on all other security repaid	18,600 00
Insurance and taxes refunded by borrowers	55 00
Interest	9,899 14
Pass-books and initiation fees	8 75
Total	$136,816 50
Cash on hand at close of last fiscal year	13,332 43
Total	$150,148 93

DISBURSEMENTS.

Loans on mortgage security	$48,620 40
Loans on stock, certificates or pass-book security	13,245 45
Loans on all other security	22,100 00
Withdrawals of running stock and dividends	32,380 78
Withdrawals of deposits	12,008 64
Insurance and taxes paid for borrowers	135 15
Interest on deposits	1,437 42
Salaries of officers and directors	899 60
Office help, rent and legal services	200 00
All other expenses	123 02
Total	$131,150 46
Cash on hand	18,998 47
Total	$150,148 93

PROFIT AND LOSS—EARNINGS.

Interest	$9,899 14
Pass-books and initiation fees	8 75
Total	$9,907 89

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,803 32
Reserve fund credit	362 39
Interest on deposits	1,437 42
Salaries of officers and directors	899 60
Office help, rent and legal services	200 00
All other expenses	123 02
Furniture and fixtures	26 40
Reserve for interest	55 74
Total	$9,907 89

Number of shares of stock in force	2,724
Capital subscribed and in force	$544,800 00
Number of stockholders	445
Number depositors	32
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	1,038
Par value of each share	$200 00
Number of borrowers	203
Plan of Association	Serial

KNOX SAVINGS AND LOAN ASSOCIATION.

OF MT. VERNON, KNOX COUNTY.

Incorporated, December 17, 1897. Authorized capital, $500,000.00.

President, W. P. Bogardus.
Address, Mt. Vernon.
Treasurer, Fred W. Kahrl.
Address, Mt. Vernon.

Secretary, C. F. Colville.
Address, Mt. Vernon.
Attorney, C. F. Colville.
Address, Mt. Vernon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$79,925 41
Loans on mortgage security	1,043,003 77
Loans on stock, certificates or pass-book security	16,755 35
Furniture and fixtures	1,751 35
Real estate sold on contract	399 74
Bonds	19,500 00
Deposits in other building and loan associations	20,000 00
Liberty bonds	12,810 00
Preferred stock	1 00
War savings certificates	164 80
Thrift stamps	25 00
Total	$1,194,336 42
Interest due and uncollected	$47 30

LIABILITIES.

Paid-up stock and dividends	$103,000 00
Deposits and accrued interest	1,060,366 09
Reserve fund	22,870 00
Undivided profit fund	7,923 86
Contingent profit on real estate sold on contract	32 93
Due borrowers on unfinished buildings	143 54
Total	$1,194,336 42
Interest due and uncollected	$47 30

RECEIPTS.

Deposits	$681,449 28
Loans on mortgage security repaid	261,022 45
Loans on stock, certificates or pass-book security	24,941 89
Unfinished building account	3,707 40
Deposits from other building and loan associations	5,000 00
Real estate sold on contract	45 26
Insurance and taxes refunded by borrowers	97 36
Interest	65,156 61
Furniture and fixtures	2 00
Pass-books and initiation fees	29 75
Deposits in other building and loan associations withdrawn	9,000 00
Sale of bonds—Liberty	40,538 00
Bonds matured	4,000 00
Miscellaneous	225 07
Total	$1,095,215 07
Cash on hand at close of last fiscal year	64,923 88
Total	$1,160,138 95

DISBURSEMENTS.

Loans on mortgage security	$434,133 66
Loans on stock, certificates or pass-book security	14,781 31
Unfinished building account	4 601 89
Withdrawals of running stock and dividends	357 55
Withdrawals of deposits	483,049 47
Deposits in other building and loan associations	9,000 00
Insurance and taxes paid for borrowers	97 36
Furniture and fixtures	484 25
Real estate on contract	412 07
Dividends on paid-up stock	4,758 00
Interest on deposits	46,264 80
Thrift stamps	25 00
War savings certificates	164 80
Salaries of officers and directors	5,225 50
Office help, rent and legal services	1,577 35
All other expenses	1,928 78
Deposits by other building and loan associations withdrawn	20,000 00
Bonds purchased—Liberty	53,348 00
Miscellaneous	3 75
Total	$1,080,213 54
Cash on hand	79,925 41
Total	$1,160,138 95

PROFIT AND LOSS—EARNINGS.

Interest	$65,156 61
Pass-books and initiation fees	29 75
Transferred from accrued interest account	8,000 00
Office rent	96 00
Rent from safety deposit boxes	118 33
Miscellaneous	6 99
Total	$73,407 68

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2 91
Dividends on paid-up stock	6,000 00
Reserve fund credit	2,249 00
Undivided profit credit	2,191 96
Interest on deposits	54,032 18
Salaries of officers and directors	5,225 50
Office help, rent and legal services	1,577 35
All other expenses	1,928 78
Furniture and fixtures	200 00
Total	$73,407 68

Number of shares of stock in force	1,000
Capital subscribed and in force	$100,000 00
Number of stockholders	93
Number of depositors	2,122
Rate per cent. interest charged	6, 6½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	3, 4 and 5

Number of shares loaned upon	193
Par value of each share	$100 00
Number of borrowers	802
Plan of Association	Permanent

CITIZENS' LOAN AND BUILDING COMPANY

OF PAINESVILLE, LAKE COUNTY.

Incorporated, November 7, 1889.

Authorized capital, $200,000.00.

President, E. D. Barber.
Address, Painesville.

Secretary, F. T. Pyle.
Address, Painesville.
Attorney, E. F. Blakely.
Address, Painesville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 31, 1917.

ASSETS.

Cash on hand	$26,376 20
Loans on mortgage security	224,004 36
Loans on stock, certificates or pass-book security	6,052 50
Loans on all other security	3,890 00
Bonds	180 00
Deposits in other building and loan associations	5,000 00
Total	$265,503 06

LIABILITIES.

Permanent (non-withdrawable) stock	$30,300 00
Deposits and accrued interest	224,915 01
Reserve fund	2,966 14
Undivided profit fund	7,321 91
Total	$265,503 06

RECEIPTS.

Deposits	$144,851 33
Credits on mortgage loans	33,796 38
Loans on mortgage security repaid	32,515 09
Loans on stock, certificates or pass-book security	13,509 40
Loans on all other security repaid	6,958 00
Interest	16,584 67
Premium	94 00
Rents from company's office	180 00
Deposits in other building and loan associations withdrawn	5,000 00
Total	$253,488 87
Cash on hand at close of last fiscal year	27,874 51
Total	$281,363 38

DISBURSEMENTS.

Loans on mortgage security	$82,006 62
Loans on stock, certificates or pass-book security	13,795 51
Loans on all other security	7,158 00
Withdrawals of deposits	126,535 03
Deposits in other building and loan associations	10,000 00
Dividends on paid-up stock	2,121 00
Interest on deposits	9,985 35
Taxes	60 97
Salaries of officers and directors	1,792 00
Office help, rent and legal services	345 00
All other expenses	923 95
Bonds purchased	180 00
Furniture and fixtures	83 75
Total	$254,987 18
Cash on hand	26,376 20
Total	$281,363 38

PROFIT AND LOSS—EARNINGS.

Interest	$16,584 67
Premium	94 00
Rent from company's office	180 00
Total	$16,858 67

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$2,121 00
Reserve fund credit	155 86
Undivided profit credit	840 23
Interest on deposits	9,985 35
Salaries of officers and directors	1,792 00
Office help, rent and legal services	345 00
All other expenses	923 95
Taxes	60 97
Furniture and fixtures	634 31
Total	$16,858 67

Number of shares of stock in force	151
Capital subscribed and in force	$30,300 00
Number of stockholders	43
Number of depositors	523
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	5, 5½

Number of shares loaned upon	17
Par value of each share	$200 00
Number of borrowers	216
Plan of Association	Permanent

LAKE COUNTY SAVINGS AND LOAN COMPANY

OF PAINESVILLE, LAKE COUNTY.

Incorporated, August 16, 1917.

Authorized capital, $100,000.

President, E. D. Mayhew.
Address, S. State St.
Treasurer, C. T. Mehaffey.
Address, Gillett Ave.

Secretary, H. G. House.
Address, Painesville.
Attorney, Martin A. Tuttle.
Address, Painesville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,923 99
Loans on mortgage security	1,195 25
Furniture and fixtures	959 17
Bonds—Liberty	2,500 00
Thrift Stamps	5 00
War Savings Certificates	8 24
Total	$14,591 65

LIABILITIES.

Running stock and dividends	$2,829 85
Thrift club	59 50
Deposits and accrued interest	8,661 82
Deposits—Certificates	45 00
Reserve fund	506 15
Undivided profit fund	139 33
Liberty bond payments	2,350 00
Total	$14,591 65

RECEIPTS.

Dues on running stock	$2,829 85
Thrift club deposits	59 50
Deposits	9,728 17
Liberty Loan payments	2,600 00
Loans on mortgage security repaid	4 75
Certificates of deposit	1,717 65
Unfinished building account	900 00
Interest	32 26
Loan expenses	17 35
Refund electric light bill	2 22
Membership fees	2,119 00
Sale of bonds	3,250 00
Reserve	506 15
Total	$23,766 90

DISBURSEMENTS.

Loans on mortgage security	$1,200 00
Unfinished building account	900 00
Withdrawals of Liberty Loan payments	250 00
Withdrawals of certificates of deposit	1,672 65
Withdrawals of deposits	1,066 35
Loan expenses	17 35
Thrift Stamps	5 00
Salaries of officers and directors	930 00
Office help, rent and legal services	446 00
All other expenses	638 15
Furniture and fixtures	959 17
Bonds purchased	5,750 00
War Savings Certificates	8 24
Total	$13,842 91
Cash on hand	9,923 99
Total	$23,766 90

PROFIT AND LOSS—Earnings.

Interest	$32 26
Membership fees	2,119 00
Total	$2,151 26

PROFIT AND LOSS—Distribution.

Undivided profit credit	$139 33
Salaries of officers and directors	930 00
Office help, rent and legal services	446 00
All other expenses	635 93
Total	$2,151 26

Number of shares of stock in force	453
Capital subscribed and in force	$45,300 00
Number of stockholders	100
Number of depositors	264
Rate per cent. interest charged	6 and 7
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	2
Rate per cent. premium charged	2
Plan of Association	Permanent

COAL GROVE BUILDING AND LOAN ASSOCIATION COMPANY

OF COAL GROVE, LAWRENCE COUNTY.

Incorporated, June, 1888.

Authorized capital, $100,000.00.

President, E. H. Adams.
Address, Ironton
Treasurer, Charles Moseman.
Address, Coal Grove.

Secretary, R. A. Gregory.
Address, Coal Grove.
Attorney, A. J. Layne.
Address, Ironton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 24, 1917.

ASSETS.

Cash on hand	$567 13
Loans on mortgage security	16,450 00
Real estate sold on contract	215 00
Due from borrowers for insurance and taxes	34 75
Total	$17,266 88
Interest due and uncollected	$11 00

LIABILITIES.

Running stock and dividends	$4,987 99
Credits on mortgage loans	3,633 61
Credits on real estate sold on contract	59 82
Paid-up stock and dividends	7,858 63
Reserve fund	710 38
Undivided profit fund	16 45
Total	$17,266 88
Interest due and uncollected	$11 00

RECEIPTS.

Dues on running stock	$1,500 37
Paid-up stock	3,500 00
Credits on mortgage loans	2,798 38
Real estate sold on contract	24 25
Insurance and taxes refunded by borrowers	5 00
Interest	1,028 54
Fines	47 96
Transfer fees	50
Pass-books and initiation fees	28 75
Miscellaneous	7 00
Total	$8,940 75
Cash on hand at close of last fiscal year	1,532 61
Total	$10,473 36

DISBURSEMENTS.

Loans on mortgage security	$4,700 00
Withdrawals of running stock and dividends	2,244 11
Withdrawals of paid-up stock	2,000 00
Dividends on paid-up stock	465 49
Salaries of officers and directors	290 50
Office help, rent and legal services	18 00
All other expenses	20 65
Inspector's fee	12 03
Charged off reserve fund	155 45
Total	$9,906 23
Cash on hand	567 13
Total	$10,473 36

PROFIT AND LOSS—EARNINGS.

Interest	$1,028 54
Fines	47 96
Transfer fees	50
Pass-books and initiation fees	28 75
Transferred from undivided profit fund	19 69
Miscellaneous	7 00
Total	$1,132 44

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$245 11
Dividends on mortgage loan credits	149 65
Dividends on paid-up stock	346 88
Reserve fund credit	38 57
Undivided profit credit	11 05
Salaries of officers and directors	290 50
Office help, rent and legal services	18 00
All other expenses	20 65
Inspection fee	12 03
Total	$1,132 44

Number of shares of stock in force	354
Capital subscribed and in force	$35,400 00
Number of stockholders	117
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	179
Par value of each share	$100 00
Number of borrowers	71
Plan of Association	Permanent

CRESCENT BUILDING AND LOAN COMPANY

OF IRONTON, LAWRENCE COUNTY.

Incorporated, October 29, 1897. Authorized capital, $500,000.00.

President, Emil Arnold.
Address, Ironton.
Treasurer, Walter L. Henry.
Address, Ironton.

Secretary, John W. Berkley.
Address, Ironton.
Attorney, Andrew J. Layne.
Address, Ironton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 30, 1917.

ASSETS.

Cash on hand	$2,926 49
Loans on mortgage security	85,800 00
Loans on stock, certificates or pass-book security	630 00
Real estate	594 00
Due from borrowers for insurance and taxes	8 40
Total	$89,958 89
Interest due and uncollected	$17 50

LIABILITIES.

Running stock and dividends	$16,892 21
Credits on mortgage loans	29,162 41
Paid up stock and dividends	10,233 50
Deposits and accrued interest	30,626 42
Reserve fund	3,039 17
Undivided profit fund	5 18
Total	$89,958 89
Interest due and uncollected	$17 50

RECEIPTS.

Dues on running stock	$5,396 06
Deposits	500 00
Credits on mortgage loans	9,033 00
Loans on mortgage security repaid	31,250 00
Loans on stock, certificates or pass-book security	1,125 00
Borrowed money	1,500 00
Insurance and taxes refunded by borrowers	70 00
Interest	5,217 65
Fines	47 50
Pass-books and initiation fees	131 00
Rents from company's real estate	87 00
Total	$54,357 21
Cash on hand at close of last fiscal year	5,252 00
Total	$59,609 21

DISBURSEMENTS.

Loans on mortgage security	$22,950 00
Loans on stock, certificates or pass-book security	350 00
Withdrawals of running stock and dividends	17,529 03
Withdrawals of deposits	10,510 00
Borrowed money	1,500 00
Insurance and taxes paid for borrowers	78 40
Dividends on paid-up stock	582 00
Interest on deposits	1,709 82
Interest on borrowed money	4 38
Taxes	20 24
Salaries of officers and directors	980 08
Office help, rent and legal services	49 92
All other expenses	358 85
Adding machine purchased	60 00
Total	$56,682 72
Cash on hand	2,926 49
Total	$59,609 21

PROFIT AND LOSS—EARNINGS.

Interest	$5,217 65
Fines	47 50
Pass-books and initiation fees	131 00
Rent from company's real estate	87 00
Transferred from undivided profit fund	137 95
Total	$5,621 10

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$770 50
Dividends on mortgage loan credits	1,259 55
Dividends on paid-up stock	533 50
Reserve fund credit	127 66
Interest on deposits	1,456 42
Interest on borrowed money	4 38
Salaries of officers and directors	980 08
Office help, rent and legal services	49 92
All other expenses	418 85
Taxes	20 24
Total	$5,621 10

Number of shares of stock in force	1,303
Capital subscribed and in force	$130,300 00
Number of stockholders	201
Number of depositors	81
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	872
Par value of each share	$100 00
Number of borrowers	117
Plan of Association	Permanent

ETNA BUILDING AND LOAN COMPANY

OF IRONTON, LAWRENCE COUNTY.

Incorporated, December 19, 1900. Authorized capital, $500,000 00.

President, I. R. Dovel.
Address, Ironton.
Treasurer, A. W. Abele.
Address, Ironton.

Secretary, L. K. Cooper.
Address, Ironton.
Attorneys, Johnson & Jones.
Address, Ironton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 26, 1917.

ASSETS.

Cash on hand	$1,825 92
Loans on mortgage security	207,300 00
Loans on stock, certificates or pass-book security	6,350 00
Loans on all other security	8,700 00
Due from borrowers for insurance and taxes	21 75
Total	$224,197 67
Interest due and uncollected	$668 72

LIABILITIES.

Running stock and dividends	$38,102 26
Credits on mortgage loans	40,262 26
Paid-up stock and dividends	38,300 00
Deposits and accrued interest	85,962 01
Reserve fund	3,388 00
Undivided profit fund	3,183 14
Borrowed money and accrued interest	15,000 00
Total	$224,197 67
Interest due and uncollected	$688 72

RECEIPTS.

Dues on running stock	$9,459 46
Deposits	82,917 93
Credits on mortgage loans	18,918 92
Loans on mortgage security repaid	59,742 18
Loans on stock, certificates or pass-book security	17,600 00
Borrowed money	43,600 00
Real estate sold	450 00
Insurance and taxes refunded by borrowers	95 22
Interest	13,327 82
Fines	331 80
Transfer fees	35 12
Pass-books and initiation fees	419 50
Total	$246,897 95
Cash on hand at close of last fiscal year	12,598 89
Total	$259,496 84

DISBURSEMENTS.

Loans on mortgage security	$76,800 00
Loans on stock, certificates or pass-book security	13,250 00
Loans on all other security	8,700 00
Withdrawals of running stock and dividends	12,198 85
Withdrawals of deposits	82,928 70
Borrowed money	54,100 00
Insurance and taxes paid for borrowers	61 35
Dividends on paid-up stock	2,298 00
Interest on deposits	4,495 26
Interest on borrowed money	709 58
Salaries of officers and directors	1,932 00
Office help, rent and legal services	7 50
All other expenses	189 68
Total	$257,670 92
Cash on hand	1,825 92
Total	$259,496 84

PROFIT AND LOSS—EARNINGS.

Interest	$13,327 82
Fines	331 80
Transfer fees	35 12
Pass-books and initiation fees	419 50
Am't set aside Dec. 27, 1916 for interest not due	218 00
Total	$14,332 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,196 93
Dividends on mortgage loan credits	2,393 86
Dividends on paid-up stock	2,298 00
Reserve fund credit	340 00
Undivided profit credit	769 43
Interest on deposits	4,495 26
Interest on borrowed money	709 58
Salaries of officers and directors	1,932 00
Office help, rent and legal services	7 50
All other expenses	189 68
Total	$14,332 24

Number of shares of stock in force	3,026
Capital subscribed and in force	$302,600 00
Number of stockholders	366
Number of depositors	127
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	2,073
Par value of each share	$100 00
Number of borrowers	290
Plan of Association	Permanent

EXCELSIOR BUILDING AND LOAN COMPANY

OF IRONTON, LAWRENCE COUNTY.

Incorporated, June 18, 1896. Authorized capital, $500,000.00.

President, A. H. Mittendorf.
Address, Ironton.
Treasurer, J. W. Slater.
Address, Ironton.

Secretary, W. P. Lewis.
Address, Ironton.
Attorney, A. R. Johnson.
Address, Ironton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 3, 1917.

ASSETS.

Cash on hand	$2,426 05
Loans on mortgage security	415,634 60
Loans on stock, certificates or pass-book security	10,579 00
Loans on all other security	52,400 00
Real estate	9,780 33
Real estate sold on contract	3,087 65
Due from borrowers for insurance and taxes	482 81
Bonds	6,000 00
Total	$500,390 44
Interest due and uncollected	$3,046 52

LIABILITIES.

Running stock and dividends	$15,843 21
Credits on mortgage loans	66,510 39
Credits on other loans	5,036 40
Credits on real estate sold on contract	496 98
Paid-up stock and dividends	81,057 50
Deposits and accrued interest	294,974 67
Reserve fund	29,500 00
Undivided profit fund	6,971 29
Total	$500,390 44
Interest due and uncollected	$3,046 52

RECEIPTS.

Dues on running stock	$26,139 20
Paid-up stock	100 00
Deposits	54,945 81
Loans on mortgage security repaid	95,954 50
Loans on stock, certificates or pass-book security	2,400 00
Loans on all other security repaid	4,790 75
Borrowed money	3,000 00
Real estate sold	6,550 00
Insurance and taxes refunded by borrowers	209 14
Interest	29,685 34
Premium	4,766 05
Fines	680 54
Pass-books and initiation fees	168 65
Rents from company's real estate	544 95
Loss recovered	9 04
Bonds redeemed	12,000 00
Total	$241,943 97
Cash on hand at close of last fiscal year	10,041 74
Total	$251,985 71

DISBURSEMENTS.

Loans on mortgage security	$110,255 00
Loans on stock, certificates or pass-book security	1,679 00
Loans on all other security	19,000 00
Withdrawals of running stock and dividends	32,063 87
Withdrawals of deposits	51,225 70
Borrowed money	3,000 00
Insurance and taxes paid for borrowers	176 77
Real estate (purchase price)	1,704 30
Dividends on paid-up stock	7,710 00
Interest on deposits	11,702 13
Interest on borrowed money	50
Repairs on company's real estate	56 57
Taxes	423 69
Salaries of officers and directors	3,277 00
Office help, rent and legal services	788 83
All other expenses	496 30
Bonds purchased	6,000 00
Total	$249,559 66
Cash on hand	2,426 05
Total	$251,985 71

PROFIT AND LOSS—EARNINGS.

Interest	$29,685 34
Premium	4,766 05
Fines	680 54
Pass-books and initiation fees	168 65
Rents from company's real estate	544 95
Loss recovered	9 04
Real estate sold	882 50
Total	$36,737 07

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,573 89
Dividends on paid-up stock	7,712 50
Reserve fund credit	1,143 83
Undivided profit credit	949 99
Interest on deposits	14,313 97
Interest on borrowed money	50
Salaries of officers and directors	3,277 00
Office help, rent and legal services	788 83
All other expenses	496 30
Taxes	423 69
Repairs on company's real estate	56 57
Total	$36,737 07

Number of shares of stock in force	3,064
Capital subscribed and in force	$306,400 00
Number of stockholders	584
Number of depositors	433
Rate per cent. interest charged	6 to 8
Rate per cent. dividend declared to running and paid-up stock	10
Rate per cent. interest paid on deposits	4, 5, 6

Number of shares loaned upon	1,878
Par value of each share	$100 00
Number of borrowers	446
Rate per cent. premium charged	2 6/10
Plan of Association	Permanent

FARMERS' AND MECHANICS' SAVINGS, BUILDING AND LOAN COMPANY

OF IRONTON, LAWRENCE COUNTY.

Incorporated, August 3, 1893. Authorized capital, $500,000.00.

President, Fred Gramm.
Address, Ironton.
Treasurer, P. C. Booth.
Address, Ironton.

Secretary, H. H. Mittendorf.
Address, Ironton.
Attorney, P. C. Booth.
Address, Ironton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 5, 1917.

ASSETS.

Cash on hand	$1,334 61
Loans on mortgage security	43,100 00
Loans on stock, certificates or pass-book security	500 00
Furniture and fixtures	70 00
Real estate	13,569 69
Real estate sold on contract	1,224 00
Due from borrowers for insurance and taxes	24 67
Total	$59,822 97
Interest due and uncollected	$4 20

RECEIPTS.

Dues on running stock	$1,364 55
Deposits	3,718 96
Credits on mortgage loans	12,120 36
Loans on stock, certificates or pass-book security	196 53
Borrowed money	3,000 00
Real estate sold on contract	115 50
Interest	3,486 70
Fines	140 05
Transfer fees	19 75
Pass-books and initiation fees	183 00
Rents from company's real estate	872 50
Total	$25,217 90
Cash on hand at close of last fiscal year	516 27
Total	$25,734 17

PROFIT AND LOSS—EARNINGS.

Interest	$3,486 70
Fines	140 05
Transfer fees	19 75
Pass-books and initiation fees	183 00
Rent from company's real estate	872 50
Total	$4,702 00

Number of shares of stock in force	894
Capital subscribed and in force	$89,400 00
Number of stockholders	96
Number of depositors	25
Rate per cent. interest charged	7 8/10
Rate per cent. dividend declared to running and paid-up stock	6½
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$12,486 41
Credits on mortgage loans	8,298 98
Credits on other loans	322 80
Credits on real estate sold on contract	387 35
Paid-up stock and dividends	26,289 00
Deposits and accrued interest	8,733 83
Reserve fund	2,905 49
Undivided profit fund	299 11
Borrowed money and accrued interest	100 00
Total	$59,822 97
Interest due and uncollected	$4 20

DISBURSEMENTS.

Loans on mortgage security	$15,000 00
Withdrawals of running stock and dividends	505 25
Withdrawals of paid-up stock	100 00
Withdrawals of deposits	2,591 58
Borrowed money	3,200 00
Dividends on paid-up stock	1,530 00
Interest on deposits	369 87
Interest on borrowed money	41 50
Repairs on company's real estate	4 75
Taxes	280 36
Salaries of officers and directors	565 75
Office help, rent and legal services	109 00
All other expenses	101 50
Total	$24,399 56
Cash on hand	1,334 61
Total	$25,734 17

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$728 14
Dividends on mortgage loan credits	350 39
Dividends on paid-up stock	1,654 00
Reserve fund credit	304 21
Undivided profit credit	139 17
Interest on deposits	391 20
Interest on borrowed money	41 50
Salaries of officers and directors	565 75
Office help, rent and legal services	109 00
All other expenses	101 50
Taxes	280 36
Repairs on company's real estate	4 75
Dividend—real estate on contract	20 12
Dividends, stock and pass-book loans	11 91
Total	$4,702 00

Number of shares loaned upon	436
Par value of each share	$100 00
Number of borrowers	63
Plan of Association	Permanent

GERMAN BUILDING AND LOAN COMPANY

OF IRONTON, LAWRENCE COUNTY.

Incorporated, March, 1, 1896. Authorized capital, $500,000.00.

President, Val. Zimmerman.
Address, Ironton.
Treasurer, J. F. Scherer.
Address, Ironton.

Secretary, Jed. B. Bibbee.
Address, Ironton.
Attorney, Jed. B. Bibbee.
Address, Ironton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 12, 1918.

ASSETS.

Cash on hand	$379 91
Loans on mortgage security	216,832 00
Loans on stock, certificates or pass-book security	4,670 00
Real estate sold on contract	784 81
Due from borrowers for insurance and taxes	392 86
Other assets in detail—due on book No. 1364	4 00
Total	$223,063 58
Interest due and uncollected	$1,730 00

LIABILITIES.

Running stock and dividends	$30,324 83
Credits on mortgage loans	40,183 01
Credits on real estate sold on contract	204 85
Deposits and accrued interest	135,133 55
Reserve fund	5,027 41
Undivided profit fund	136 18
Borrowed money and accrued interest	12,052 81
Other liabilities in detail—due borrower No. 1999	94
Total	$223,063 58
Interest due and uncollected	$1,730 00

RECEIPTS.

Dues on running stock	$9,429 74
Deposits	40,591 77
Credits on mortgage loans	16,856 34
Loans on mortgage security repaid	53,820 00
Loans on stock, certificates or pass-book security	555 00
Borrowed money	33,200 00
Real estate sold	526 06
Real estate sold on contract	101 20
Insurance and taxes refunded by borrowers	311 85
Interest	12,991 57
Fines	305 25
Transfer fees	7 75
Pass-books and initiation fees	141 00
Other receipts in detail—interest overpaid on C. D	6 69
Total	$168,844 22
Cash on hand at close of last fiscal year	601 59
Total	$169,445 81

DISBURSEMENTS.

Loans on mortgage security	$59,850 00
Loans on stock, certificates or pass-book security	3,265 00
Withdrawals of running stock and dividends	21,118 25
Withdrawals of deposits	53,135 00
Borrowed money	21,200 00
Insurance and taxes paid for borrowers	135 87
Interest on deposits	7,329 05
Interest on borrowed money	337 78
Repairs on company's real estate	164 39
Salaries of officers and directors	920 00
Office help, rent and legal services	1,333 00
All other expenses	253 90
Interest returned	2 75
Over and short	20 91
Total	$169,065 90
Cash on hand	379 91
Total	$169,445 81

PROFIT AND LOSS—EARNINGS.

Interest	$12,991 57
Fines	305 25
Transfer fees	7 75
Pass-books and initiation fees	141 00
Transferred from undivided profit fund	2,083 12
Profit on real estate	38 74
Total	$15,567 43

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,826 29
Dividends on mortgage loan credits	2,259 44
Reserve fund credit	300 00
Undivided profit credit	1,264 73
Interest on deposits	7,039 36
Interest on borrowed money	337 78
Salaries of officers and directors	920 00
Office help, rent and legal services	1,333 00
All other expenses	253 90
Dividends allowed on real estate sold on contract	4 21
Interest returned	2 75
Dividend allowed book No. 1982	5 06
Over and short	20 91
Total	$15,567 43

Number of shares of stock in force	2,907
Capital subscribed and in force	$290,700 00
Number of stockholders	360
Number of depositors	156
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	2,176
Par value of each share	$100 00
Number of borrowers	225
Plan of Association	Permanent

HOME BUILDING AND LOAN COMPANY

OF IRONTON, LAWRENCE COUNTY.

Incorporated, January 13, 1910. Authorized capital, $500,000.00.

President, F. L. McCauley.
Address, Ironton.
Treasurer, John G. Gorman.
Address, Ironton.

Secretary, T. J. Kennedy.
Address, Ironton.
Attorney, T. A. Jenkins.
Address, Ironton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$15,491 57
Loans on mortgage security	263,049 75
Loans on stock, certificates or pass-book security	1,610 00
Loans on all other security	24,344 92
Furniture and fixtures	200 00
Real estate sold on contract	700 00
Due from borrowers for insurance and taxes	464 52
Total	$305,860 76
Interest due and uncollected	$235 65

LIABILITIES.

Running stock and dividends	$37,882 02
Credits on mortgage loans	33,430 08
Credits on real estate sold on contract	262 75
Deposits and accrued interest	195,448 86
Reserve fund	2,490 72
Undivided profit fund	846 33
Borrowed money and accrued interest	35,500 00
Total	$305,860 76
Interest due and uncollected	$235 65

RECEIPTS.

Dues on running stock	$29,634 90
Deposits	134,723 78
Loans on mortgage security repaid	56,674 35
Loans on stock, certificates or pass-book security	14,545 00
Loans on all other security repaid	30,215 00
Borrowed money	48,500 00
Real estate sold	1,900 00
Real estate sold on profit	300 00
Insurance and taxes refunded by borrowers	209 82
Interest	16,057 93
Fines	52 80
Transfer fees	3 50
Pass-books and initiation fees	254 50
Rents from company's real estate	34 00
Total	$333,105 58
Cash on hand at close of last fiscal year	5,552 80
Total	$338,658 38

DISBURSEMENTS.

Loans on mortgage security	$115,684 10
Loans on stock, certificates or pass-book security	3,965 00
Loans on all other security	33,959 92
Withdrawals of running stock and dividends	36,944 74
Withdrawals of deposits	89,378 84
Borrowed money	31,100 00
Insurance and taxes paid for borrowers	230 97
Interest on deposits	8,801 99
Interest on borrowed money	955 88
Salaries of officers and directors	1,252 00
Office help, rent and legal services	550 00
All other expenses	343 37
Total	$323,166 81
Cash on hand	15,491 57
Total	$338,658 38

PROFIT AND LOSS—EARNINGS.

Interest	$16,057 93
Fines	52 80
Transfer fees	3 50
Pass-books and initiation fees	254 50
Rent from company's real estate	34 00
Profit on real estate	300 00
Total	$16,702 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,973 48
Reserve fund credit	340 72
Undivided profit credit	415 29
Interest on deposits	8,801 99
Interest on borrowed money	955 88
Salaries of officers and directors	1,252 00
Office help, rent and legal services	550 00
All other expenses	343 37
Charged off furniture and fixtures	70 00
Total	$16,702 73

Number of shares of stock in force	2,743
Capital subscribed and in force	$274,300 00
Number of stockholders	380
Number of depositors	262
Rate per cent. interest charged	6½ and 7
Rate per cent. dividend declared to running and paid-up stock	6½
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	1,663
Par value of each share	$100 00
Number of borrowers	277
Plan of Association	Permanent

IRON CITY BUILDING AND LOAN COMPANY
OF IRONTON, LAWRENCE COUNTY.

Incorporated, April 22, 1892.
President, J. F. McConnell.
Address, Ironton.
Treasurer, C. W. Golden.
Address, Ironton.

Authorized capital, $500,000.00.
Secretary, W. H. Owrey.
Address, Ironton.
Attorney, A. R. Johnson.
Address, Ironton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 28, 1918.

ASSETS

Cash on hand	$3,110 30
Loans on mortgage security	157,850 00
Loans on stock, certificates or pass-book security	2,700 00
Loans on all other security	3,700 00
Real estate	3,215 00
Real estate sold on contract	2,500 00
Due from borrowers for insurance and taxes	16 04
Insurance on real estate, sold on contract	36 17
Total	$173,127 51

LIABILITIES

Running stock and dividends	$29,939 06
Credits on mortgage loans	30,372 49
Credits on other loans	186 91
Credits on real estate sold on contract	287 29
Paid-up stock and dividends	102,437 90
Reserve fund	6,140 81
Undivided profit fund	488 50
Borrowed money and accrued interest	1,900 00
Contingent profit on real estate sold on contract	50 00
Credits loan on pass book or certificate	1,324 55
Total	$173,127 51

RECEIPTS

Dues on running stock	$9,307 76
Paid-up stock	10,000 00
Credits on mortgage loans	14,149 63
Loans on mortgage security repaid	30,899 90
Loans on stock, certificates or pass-book security	564 74
Loans on all other security credits	185 00
Borrowed money	21,800 00
Real estate sold	7,294 00
Real estate sold on contract	1,081 47
Insurance and taxes refunded by borrowers	134 94
Interest	10,330 31
Repair repaid	55 84
Fines	379 24
Transfer fees	22 25
Pass-books and initiation fees	243 00
Rents from company's real estate	240 00
Real estate sold on contract profit credit	153 69
Profit on real estate sold	156 00
Sale of engine and shafting	276 59
Total	$107,274 36
Cash on hand at close of last fiscal year	6,262 92
Total	$113,537 28

DISBURSEMENTS

Loans on mortgage security	$58,000 00
Loans on stock, certificates or pass-book security	2,150 00
Loans on all other security	3,700 00
Withdrawals of running stock and dividends	5,618 45
Withdrawals of paid-up stock	12,500 00
Borrowed money	19,900 00
Insurance and taxes paid for borrowers	63 04
Real estate (purchase price)	688 62
Dividends on paid-up stock	6,023 30
Interest on borrowed money	153 75
Repairs on company's real estate	169 20
Taxes	201 96
Salaries of officers and directors	659 00
Office help, rent and legal services	73 48
All other expenses	492 63
Refunder	33 55
Total	$110,426 98
Cash on hand	3,110 30
Total	$113,537 28

PROFIT AND LOSS—EARNINGS

Interest	$10,330 31
Fines	379 24
Transfer fees	22 25
Pass-books and initiation fees	243 00
Rent from company's real estate	240 00
Sale of engine and shafting	276 59
Profit on real estate sold on contract	163 69
Profit on real estate sold	156 00
Total	$11,811 08

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$1,498 72
Dividends on mortgage loan credits	1,590 42
Dividends on paid-up stock	5,862 90
Reserve fund credit	501 40
Undivided profit credit	484 26
Div. on credits, real estate on contract	6 06
Interest on borrowed money	153 75
Salaries of officers and directors	659 00
Office help, rent and legal services	73 48
All other expenses	492 63
Taxes	201 96
Repairs on company's real estate	169 20
Dividend on credits on other loans	1 91
Refunded	33 55
Dividends on credits on stock or pass book loans	81 84
Total	$11,811 08

Number of shares of stock in force	3,308
Capital subscribed and in force	$330,850 00
Number of stockholders	195
Rate per cent interest charged	6½
Rate per cent dividend declared to running and paid-up stock	6

Number of shares loaned upon	1,632
Par value of each share	$100 00
Number of borrowers	140
Plan of Association	Permanent

SOUTH SIDE BUILDING, LOAN AND SAVINGS COMPANY
OF IRONTON, LAWRENCE COUNTY.

Incorporated, March 16, 1910. Authorized capital, $500,000.00.

President, W. L. Schweickart.
Address, Ironton.
Treasurer, A. H. Washburn.
Address, Ironton.

Secretary, O. D. Hayes.
Address, Ironton.
Attorney, M. W. Russell.
Address, Ironton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 17, 1917.

ASSETS.

Cash on hand	$909 16
Loans on mortgage security	128,850 00
Loans on stock, certificates or pass-book security	2,075 00
Due from borrowers for insurance and taxes	45 53
Total	$131,879 69
Interest due and uncollected	$33 35

RECEIPTS.

Dues on running stock	$4,800 73
Paid-up stock	17,700 00
Deposits	20,134 81
Credits on mortgage loans	9,163 24
Loans on mortgage security repaid	22,550 00
Loans on stock, certificates or pass-book security	500 00
Borrowed money	22,500 00
Insurance and taxes refunded by borrowers	61 60
Interest	8,155 85
Fines	191 61
Transfer fees	2 00
Pass-books and initiation fees	171 00
Total	$105,930 84
Cash on hand at close of last fiscal year	4,353 70
Total	$110,284 54

PROFIT AND LOSS—EARNINGS.

Interest	$8,155 85
Fines	191 61
Transfer fees	2 00
Pass-books and initiation fees	171 00
Total	$8,520 46

Number of shares of stock in force	2,415
Capital subscribed and in force	$241,450 00
Number of stockholders	274
Number of depositors	69
Rate per cent. interest charged	6½ and 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$22,614 51
Credits on mortgage loans	22,619 82
Paid-up stock and dividends	61,041 85
Deposits and accrued interest	24,139 87
Reserve fund	1,065 00
Undivided profit fund	398 64
Total	$131,879 69
Interest due and uncollected	$33 35

DISBURSEMENTS.

Loans on mortgage security	$38,300 00
Loans on stock, certificates or pass book security	750 00
Withdrawals of running stock and dividends	7,754 53
Withdrawals of paid-up stock	2,800 00
Withdrawals of deposits	16,930 13
Borrowed money	22,500 00
Insurance and taxes paid for borrowers	58 88
Dividends on paid-up stock	2,664 94
Interest on deposits	1,370 23
Interest on borrowed money	238 40
Salaries of officers and directors	846 00
Office help, rent and legal services	27 75
All other expenses	134 52
Deposits by other building and loan associations withdrawn	10,000 00
Deposits by other financial institutions withdrawn	5,000 00
Total	$109,375 38
Cash on hand	909 16
Total	$110,284 54

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,156 71
Dividends on mortgage loan credits	1,112 57
Dividends on paid-up stock	3,072 24
Reserve fund credit	305 00
Undivided profit credit	220 22
Interest on deposits	1,407 05
Interest on borrowed money	238 40
Salaries of officers and directors	846 00
Office help, rent and legal services	27 75
All other expenses	134 52
Total	$8,520 46

Number of shares loaned upon	1,289
Par value of each share	$100 00
Number of borrowers	159
Plan of Association	Permanent

STAR BUILDING AND LOAN COMPANY

OF IRONTON, LAWRENCE COUNTY.

Incorporated, December 14, 1895. Authorized capital, $1,000,000.00.

President, D. C. Davies.
Address, Ironton.

Secretary, F. J. Horschel.
Address, Ironton.
Attorneys, Andrews & Irish.
Address, Ironton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 11, 1917.

ASSETS.

Cash on hand	$28,100 10
Loans on mortage security	537,837 18
Loans on stock, certificates or pass-book security	27,650 00
Loans on all other security	64,655 00
Real estate	1,309 37
Real estate sold on contract	500 00
Due from borrowers for insurance and taxes	182 24
Total	$660,233 89
Interest due and uncollected	$837 98

LIABILITIES.

Running stock and dividends	$19,003 55
Credits on mortgage loans	73,874 53
Credits on other loans	720 19
Credits on real estate sold on contract	287 26
Paid-up stock and dividends	58,344 00
Deposits and accrued interest	454,575 00
Reserve fund	36,000 00
Undivided profit fund	12,429 36
Deposits from other building and loan associations	5,000 00
Total	$660,233 89
Interest due and uncollected	$837 98

RECEIPTS.

Dues on running stock	$35,220 92
Paid-up stock	200 00
Deposits	167,625 38
Loans on mortgage security repaid	134,041 61
Loans on stock, certificates or pass-book security	6,840 00
Loans on all other security repaid	24,283 06
Deposits from other building and loan associations	5,000 00
Real estate sold	1,200 00
Real estate sold on contract	187 76
Insurance and taxes refunded by borrowers	94 89
Interest	39,505 55
Fines	601 85
Pass-books and initiation fees	419 25
Rents from company's real estate	212 20
Deposits in other building and loan associations withdrawn	10,000 00
Sale of bonds	4,000 00
Income tax refunded	214 03
Total	$429,646 50
Cash on hand at close of last fiscal year	50,274 02
Total	$479,920 52

DISBURSEMENTS.

Loans on mortgage security	$172,222 16
Loans on stock, certificates or pass-book security	7,590 00
Loans on all other security	62,130 00
Withdrawals of running stock and dividends	45,970 66
Withdrawals of deposits	133,485 37
Insurance and taxes paid for borrowers	5 67
Dividends on paid-up stock	4,480 00
Interest on deposits	20,692 31
Taxes	58 98
Salaries of officers and directors	2,486 00
Office help, rent and legal services	2,000 00
All other expenses	699 27
Total	$451,820 42
Cash on hand	28,100 10
Total	$479,920 52

PROFIT AND LOSS—Earnings.

Interest	$39,505 55
Fines	601 85
Pass-books and initiation fees	419 25
Rent from company's real estate	212 20
Income tax refunded	214 03
Total	$40,952 88

PROFIT AND LOSS—Distribution.

Dividends on running stock	$6,077 73
Dividends on paid-up stock	4,488 00
Reserve fund credit	1,000 00
Undivided profit credit	2,450 59
Interest on deposits	21,692 31
Salaries of officers and directors	2,486 00
Office help, rent and legal services	2,000 00
All other expenses	699 27
Taxes	58 98
Total	$40,952 88

Number of shares of stock in force	6,694
Capital subscribed and in force	$669,400 00
Number of stockholders	673
Number of depositors	867
Rate per cent. interest charged	6½ to 7
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	5,890
Par value of each share	$100 00
Number of borrowers	573
Plan of Association	Permanent

BUILDING, SAVINGS AND LOAN COMPANY
OF GRANVILLE, LICKING COUNTY.

Incorporated, February 2, 1889. **Authorized capital, $500,000.00.**

President, W. H. Kussman.
Address, Granville.
Secretary, E. J. Dorsey.
Address, Granville.

Attorney, Roderic Jones.
Address, Newark.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,296 46
Loans on mortgage security	49,600 00
Loans on stock, certificates or pass-book security	30 00
Total	$50,926 46
Interest due and uncollected	$99 08

RECEIPTS.

Dues on running stock	$7,759 50
Deposits	13,950 00
Credits on mortgage loans	9,232 04
Loans on stock, certificates or pass-book security	530 00
Insurance and taxes refunded by borrowers	24 02
Interest	3,046 33
Pass-books and initiation fees	13 15
Revenue tax refunded	25 00
Total	$34,580 04
Cash on hand at close of last fiscal year	10,059 09
Total	$44,639 13

PROFIT AND LOSS—EARNINGS.

Interest	$3,046 33
Revenue tax refunded	25 00
Pass-books and initiation fees	13 15
Transferred from undivided profit fund	216 30
Total	$3,300 78

Number of shares of stock in force	1,285
Capital subscribed and in force	$128,500 00
Number of stockholders	118
Number of depositors	22
Rate per cent. interest charged	6 24/100
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$25,240 82
Credits on mortgage loans	8,575 64
Deposits and accrued interest	13,453 83
Reserve fund	3,656 17
Total	$50,926 46
Interest due and uncollected	$99 08

DISBURSEMENTS.

Loans on mortgage security	$9,530 00
Loans on stock, certificates or pass-book security	60 00
Withdrawals of running stock and dividends	17,244 94
Withdrawals of deposits	14,800 00
Insurance and taxes paid for borrowers	24 02
Interest on deposits	798 89
Inspector's fees	17 47
Salaries of officers and directors	715 00
Office help, rent and legal services	60 00
All other expenses	67 35
Red Cross contributions	25 00
Total	$43,342 67
Cash on hand	1,296 46
Total	$44,639 13

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,367 16
Dividends on mortgage loan credits	455 57
Interest on deposits	593 23
Salaries of officers and directors	715 00
Office help, rent and legal services	60 00
All other expenses	42 35
Inspector's fees	17 47
Red Cross contribution	25 00
Furniture and fixtures	7 00
Auditing committee	18 00
Total	$3,300 78

Number of shares loaned upon	496
Par value of each share	$100 00
Number of borrowers	36
Plan of Association	Permanent

JOHNSTOWN BUILDING AND LOAN ASSOCIATION COMPANY
OF JOHNSTOWN, LICKING COUNTY.

Incorporated, April 2, 1889.

Authorized capital, $1,000,000.00.

President, William A. Ashbook.
Address, Johnstown.

Secretary, Byron B. Ashbrook.
Address, Johnstown.
Attorneys, Kibler & Kibler.
Address, Newark.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$17,574 99
Loans on mortgage security	530,450 00
Loans on stock, certificates or passbook security	1,050 00
Furniture and fixtures	250 00
Real estate sold on contract	20,628 00
Due from borrowers for insurance and taxes	71 62
Bonds	2,200 00
Total	$572,224 61
Interest due and uncollected	$434 96

LIABILITIES.

Running stock and dividends	$29,169 17
Credits on mortgage loans	52,019 84
Credits on real estate sold on contract	3,521 39
Paid-up stock and dividends	56,045 72
Deposits and accrued interest	399,418 48
Reserve fund	14,000 00
Undivided profit fund	3,408 66
Contingent profit on real estate sold on contract	2,141 35
Deposits from other building and loan associations	10,000 00
Deposits from other financial institutions	2,500 00
Total	$572,224 61
Interest due and uncollected	$434 96

RECEIPTS.

Dues on running stock	$9,666 28
Paid-up stock	10,400 00
Deposits	213,959 77
Credits on mortgage loans	17,476 07
Loans on mortgage security repaid	83,464 43
Loans on stock, certificates or passbook security	1,900 00
Borrowed money	2,000 00
Deposits from other building and loan associations	20,000 00
Real estate sold	2,000 00
Real estate sold on contract	934 42
Insurance and taxes refunded by borrowers	555 77
Interest	29,917 17
Premium	1,751 53
Fines	159 96
Pass-books and initiation fees	12 75
U. S. tax refund	116 34
Profit on real estate sold	136 28
Contingent profit on real estate sold	200 00
Total	$394,650 77
Cash on hand at close of last fiscal year	12,883 33
Total	$407,534 10

DISBURSEMENTS.

Loans on mortgage security	$212,050 00
Loans on stock, certificates or passbook security	1,800 00
Withdrawals of running stock and dividends	15,246 97
Withdrawals of paid-up stock	5,600 00
Withdrawals of deposits	107,036 03
Borrowed money	2,000 00
Insurance and taxes paid for borrowers	507 86
Real estate (purchase price)	2,100 00
Real estate on contract	3,350 00
Dividends on paid-up stock	2,976 47
Interest on deposits	16,619 33
Interest on borrowed money	2 67
Taxes	106 31
Salaries of officers and directors	2,396 00
Office help, rent and legal services	609 41
All other expenses	353 05
Deposits by other building and loan associations withdrawn	15,000 00
Bonds purchased	2,200 00
Accrued interest on bonds purchased	5 01
Total	$389,959 11
Cash on hand	17,574 99
Total	$407,534 10

PROFIT AND LOSS—EARNINGS.

Interest	$29,917 17
Premium	1,751 53
Fines	159 96
Pass-books and initiation fees	12 75
U. S. tax refund	116 34
Profit on real estate sold	136 28
Total	$32,094 03

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,716 65
Dividends on mortgage loan credits	1,616 53
Dividends on paid-up stock	3,039 96
Reserve fund credit	2,099 32
Undivided profit credit	1,364 38
Interest on deposits	18,784 74
Interest on borrowed money	2 67
Salaries of officers and directors	2,396 00
Office help, rent and legal services	609 41
All other expenses	353 05
Taxes	106 31
Accrued interest on bonds purchased	5 01
Total	$32,094 03

Number of shares of stock in force	6,421
Capital subscribed and in force	$642,150 00
Number of stockholders	387
Number of depositors	496
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4, 5 and 6

Number of shares loaned upon	5,304
Par value of each share	$100 00
Number of borrowers	295
Rate per cent. premium charged	1, 2, 3
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN ASSOCIATION OF NEWARK, LICKING COUNTY.

Incorporated, January 9, 1889. Authorized capital, $1,000,000.00.

President, C. L. V. Holtz.
Address, Newark.

Secretary, Fred R. Reese.
Address, Newark.
Attorney, Benjamin F. McDonald.
Address, Newark.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$21,606 09
Loans on mortgage security	516,290 93
Loans on stock, certificates or pass-book security	3,881 75
Loans on all other security	3,657 15
Furniture and fixtures	900 00
Real estate	1,700 00
Real estate sold on contract	3,081 99
Due from borrowers for insurance and taxes	40 60
Bonds—Liberty	5,016 66
Deposits in other building and loan associations	20,000 00
Total	$576,175 17
Interest due and uncollected	$2,378 53

LIABILITIES.

Savings account	$38,475 59
Paid-up stock and dividends	86,226 00
Deposits and accrued interest	404,069 97
Reserve fund	17,500 00
Undivided profit fund	6,728 76
Contingent profit on real estate sold on contract	244 00
Deposits from other building and loan associations	20,000 00
Liberty bonds	2,250 00
Gold club savings	680 85
Total	$576,175 17
Interest due and uncollected	$2,378 53

RECEIPTS.

Savings	$20,584 11
Paid-up stock	4,300 00
Deposits	232,831 79
Credits on mortgage loans	43,931 69
Loans on mortgage security repaid	79,789 12
Loans on stock, certificates or pass-book security	5,461 62
Loans on all other security repaid	2,680 00
Deposits from other building and loan associations	20,000 00
Real estate sold	4,150 00
Real estate sold on contract	560 35
Insurance and taxes refunded by borrowers	324 49
Interest	31,570 49
Pass-books and initiation fees	105 45
Rents from company's real estate	126 00
Sale of bonds—Liberty	2,250 00
Gold club savings	3,666 80
Contingent profit on real estate	100 00
Total	$452,431 91
Cash on hand at close of last fiscal year	21,871 04
Total	$474 302 95

DISBURSEMENTS

Loans on mortgage security	$168,915 00
Loans on stock, certificates or pass-book security	4,537 21
Loans on all other security	5,837 15
Withdrawals of savings	17,954 30
Withdrawals of paid-up stock	4,300 00
Withdrawals of deposits	180,741 25
Deposits in other building and loan associations	20,000 00
Insurance and taxes paid for borrowers	351 51
Checks issued for losses	806 16
Real estate on contract	1,900 00
Dividends on paid-up stock	5,007 00
Interest on deposits—set aside	14,428 92
Interest on deposits	3,456 46
Repairs on company's real estate	215 50
Taxes	179 14
Salaries of officers and directors	3,259 57
Office help, rent and legal services	772 74
All other expenses	1,073 89
Deposits by other building and loan associations withdrawn	10,000 00
Bonds purchased—Liberty	5,016 66
Gold club savings	3,944 40
Total	$452,696 86
Cash on hand	21,606 09
Total	$474,302 95

PROFIT AND LOSS—EARNINGS.

Interest	$31,570 49
Pass-books and initiation fees	105 45
Rent from company's real estate	126 00
Transferred from undivided profit fund	401 55
Total	$32,203 49

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$5,022 00
Reserve fund credit	2,500 00
Undivided profit credit	120 38
Interest on deposits	18,960 27
Salaries of officers and directors	3,259 57
Office help, rent and legal services	772 74
All other expenses	1,073 89
Taxes	179 14
Repairs on company's real estate	215 50
Furniture and fixtures	100 00
Total	$32,203 49

Number of shares of stock in force	837
Capital subscribed and in force	$83,700 00
Number of stockholders	80
Number of depositors	961
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	387
Plan of Association	Permanent

HOME BUILDING ASSOCIATION COMPANY
OF NEWARK, LICKING COUNTY.

Incorporated, February 14, 1880.
President, E. M. Baugher.
Address. Newark.

Authorized capital, $500,000.00.
Secretary, C. C. McGruder.
Address, Newark.
Attorney, A. A. Stasel, Address, Newark.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$222,939 03
Loans on mortgage security	1,815,689 01
Loans on stock, certificates or passbook security	41,468 69
Loans on all other security	2,117 15
Furniture and fixtures	13,000 00
Real estate—office building	74,211 41
Bonds	210,257 72
Deposits in other building and loan associations	111,500 00
Deposits in other financial institutions	27,500 00
War Savings Stamps	133 92
Total	$2,518,816 93
Interest due and uncollected	$1,898 94

RECEIPTS.

Dues on running stock	$665 78
Paid-up stock	1,500 00
Deposits	1,847,404 81
Credits on mortgage loans	426,301 04
Interest and dividends on mortgage loans	109 75
Loans on stock, certificates or passbook security	32,506 58
Loans on all other security repaid	14,490 00
Real estate sold	1,851 74
Interest	125,820 38
Liberty Loan account (2nd issue)	14,933 00
War Savings Stamps	489 18
Rents from company's real estate and safety deposit boxes	498 50
Deposits in other building and loan associations withdrawn	29,000 00
Deposits in other financial institutions withdrawn	5,000 00
Sale of bonds	191,535 98
Premium on bonds sold	6,077 28
Credit on advertising	12 60
Total	$2,698,196 62
Cash on hand at close of last fiscal year	189,543 61
Total	$2,887,740 23

PROFIT AND LOSS—EARNINGS.

Interest	$125,820 38
Rents from company's real estate and safety deposit boxes	498 50
Credit on advertising	12 60
Total	$126,331 48

Number of shares of stock in force	1,087
Capital subscribed and in force	$108,700 00
Number of stockholders	38
Number of depositors	9,038
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$2,382 52
Paid-up stock and dividends	48,960 00
Deposits and accrued interest	2,306,425 97
Reserve fund	130,000 00
Undivided profit fund	28,820 44
Liberty Loan account (2nd loan)	2,228 00
Total	$2,518,816 93
Interest due and uncollected	$1,898 94

DISBURSEMENTS.

Loans on mortgage security	$662,184 71
Loans on stock, certificates or passbook security	45,346 89
Loans on all other security	14,242 15
Interests and dividends on mortgage loans	109 75
Withdrawals of running stock and dividends	388 76
Withdrawals of paid-up stock	5,300 00
Withdrawals of deposits	1,594,318 66
War Savings Stamps	623 10
Deposits in other building and loan associations	66,500 00
Deposits in other financial institutions	5,000 00
Insurance and taxes paid for borrowers	1,378 35
Real estate (purchase price)	1,851 74
Interest on bonds purchased	466 39
Dividends on paid-up stock	2,056 00
Interest on deposits	77,076 58
Liberty Bonds account	12,705 00
Repairs on company's real estate	258 41
Taxes	521 70
Salaries of officers and directors	9,910 00
Office help, rent and legal services	5,252 08
All other expenses	10,259 75
Furniture and fixtures	250 00
Bonds purchased	147,749 16
Premium on bonds purchased	1,052 02
Total	$2,664,801 20
Cash on hand	222,939 03
Total	$2,887,740 23

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$86 32
Dividends on mortgage loan credits	94 10
Dividends on paid-up stock	1,980 00
Accrued interest bonds purchased	466 39
Undivided profit credit	12,404 06
Interest on deposits	81,263 86
Salaries of officers and directors	9,910 00
Office help, rent and legal services	5,252 08
All other expenses	10,259 75
Taxes	521 70
Repairs on company's real estate	258 41
Furniture and fixtures	1,372 11
Premium on bonds charged off	2,462 70
Total	$126,331 48

Number of shares loaned upon	7
Par value of each share	$100 00
Number of borrowers	1,419
Plan of Association	Permanent

LICKING COUNTY BUILDING AND SAVINGS COMPANY

OF NEWARK, LICKING COUNTY.

Incorporated, December 12, 1900. Authorized capital, $400,000.00.

President, W. S. Weiant.
Address, Newark.
Treasurer, E. C. Wright.
Address, Newark.

Secretary, O. C. Jones.
Address, Newark.
Attorney, Ralph Norpell.
Address, Newark.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 29, 1917.

ASSETS.

Cash on hand	$23,945 93
Loans on mortgage security	611,206 40
Loans on stock, certificates or pass-book security	5,361 76
Loans on all other security	7,560 00
Furniture and fixtures	1,120 00
Due from borrowers for insurance and taxes	85 26
Bonds	20,755 65
War savings stamps	92 40
Total	$670,127 40
Interest due and uncollected	$484 70

LIABILITIES.

Paid-up stock and dividends	$34,196 00
Deposits and accrued interest	604,434 07
Reserve fund	12,685 76
Undivided profit fund	18,811 57
Total	$670,127 40
Interest due and uncollected	$484 70

RECEIPTS.

Deposits	$394,663 75
Loans on mortgage security repaid	173,680 84
Loans on stock, certificates or pass-book security	1,062 50
Insurance and taxes refunded by borrowers	142 29
Interest	36,455 66
Interest on bonds	389 64
Sale of bonds	7,494 35
Sale of furniture	95 65
Other income	22 73
Total	$614,007 41
Cash on hand at close of last fiscal year	39,739 36
Total	$653,746 77

DISBURSEMENTS.

Loans on mortgage security	$231,713 60
Loans on stock, certificates or pass-book security	4,000 00
Loans on all other security	7,560 00
Withdrawals of deposits	325,290 59
War savings stamps	92 40
Insurance and taxes paid for borrowers	210 70
Premium on bonds	241 19
Dividends on paid-up stock	1,992 00
Interest on deposits	24,786 46
Special advertising	357 15
Salaries of officers and directors	2,290 00
Office help, rent and legal services	1,565 00
All other expenses	1,032 61
Furniture and fixtures	419 14
Bonds purchased	28,250 00
Total	$629,800 84
Cash on hand	23,945 93
Total	$653,746 77

PROFIT AND LOSS—EARNINGS.

Interest	$36,455 66
Interest on bonds	389 64
Transferred from undivided profit fund	357 15
Other income	22 73
Total	$37,225 18

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$1,992 00
Reserve fund credit	427 05
Undivided profit credit	2,721 43
Interest on deposits	26,836 41
Salaries of officers and directors	2,290 00
Office help, rent and legal services	1,565 00
All other expenses	1,032 61
Premium on bonds	241 19
Furniture and fixtures	119 49
Total	$37,225 18

Number of shares of stock in force	332
Capital subscribed and in force	$33,200 00
Number of stockholders	32
Number of depositors	926
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	519
Plan of Association	Permanent

BELLEFONTAINE BUILDING AND LOAN COMPANY
OF BELLEFONTAINE, LOGAN COUNTY.

Incorporated, December 15, 1894.
President, Anson B. Carter.
Address, Bellefontaine.

Authorized capital, $2,500,000.00.
Secretary, Fred W. Arnold.
Address, Bellefontaine.
Attorney, John E. West.
Address, Bellefontaine.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS.

Cash on hand	$71,990 72
Loans on mortgage security	1,322,026 50
Loans on stock, certificates or pass-book security	42,317 89
Loans on all other security	10,690 00
Real estate—office building—site	11,000 00
Bonds—Liberty	23,550 00
Deposits in other building and loan associations	105,000 00
Thrift stamps	7,160 79
Certificates of indebtedness	30,000 00
Total	$1,623,735 90

LIABILITIES.

Running stock and dividends	$1,266,546 48
Credits on mortgage loans	50,889 87
Credits on other loans	88 19
Paid-up stock and dividends	255,200 00
Deposits on Liberty bond payments	5,985 56
Reserve fund	28,600 00
Undivided profit fund	11,425 80
Deposits from other financial institutions	5,000 00
Total	$1,623,735 90

RECEIPTS.

Dues on running stock	$785,222 44
Paid-up stock	56,400 00
Loans on mortgage security repaid	271,943 00
Loans on stock, certificates or pass-book security	58,804 06
Loans on all other security repaid	9,595 00
Borrowed money	31,000 00
Interest	80,036 59
Excise tax refunded	194 44
Thrift stamps sold	1,752 07
Rent from company's real estate	240 17
Deposits in other building and loan associations withdrawn	22,000 00
Sale of bonds—Liberty	53,435 56
Total	$1,370,623 33
Cash on hand at close of last fiscal year	72,275 13
Total	$1,442,898 46

DISBURSEMENTS.

Loans on mortgage security	$427,262 25
Loans on stock, certificates or pass-book security	71,148 04
Loans on all other security	13,660 00
Withdrawals of running stock and dividends	541,251 48
Withdrawals of paid-up stock	28,500 00
Borrowed money	31,000 00
Deposits in other building and loan associations	97,000 00
Real estate (purchase price) office building site	11,000 00
Dividends on paid-up stock	12,304 07
Interest on deposits	1,046 83
Interest on borrowed money	112 83
U. S. certificates of indebtedness	30,000 00
Salaries of officers and directors	3,618 34
Office help, rent and legal services	3,230 34
All other expenses	2,860 70
Deposits by other building and loan associations withdrawn	10,000 00
Deposits by other financial institutions withdrawn	7,000 00
Bonds purchased—Liberty	71,000 00
Thrift stamps	8,912 86
Total	$1,370,907 74
Cash on hand	71,990 72
Total	$1,442,898 46

PROFIT AND LOSS—EARNINGS.

Interest	$80,036 59
Rent from company's real estate	240 17
Excise tax refunded	194 44
Total	$80,471 20

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$51,376 79
Dividends on mortgage loan credits	1,429 98
Dividends on paid-up stock	12,304 07
Reserve fund credit	3,600 00
Undivided profit credit	891 32
Interest on deposits	1,046 83
Interest on borrowed money	112 83
Salaries of officers and directors	3,618 34
Office help, rent and legal services	3,230 34
All other expenses	2,860 70
Total	$80,471 20

Number of shares of stock in force	26,734
Capital subscribed and in force	$2,673,400 00
Number of stockholders	4,112
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	13,750
Par value of each share	$100 00
Number of borrowers	1,009
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN COMPANY
OF BELLEFONTAINE, LOGAN COUNTY.

Incorporated, January, 1885.
President, I. N. Zearing.
Address, Bellefontaine.

Authorized capital, $2,000,000.00.
Secretary, Mary A. Cheever.
Address, Bellefontaine.
Attorney, William W. Riddle.
Address, Bellefontaine.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 1, 1918.

ASSETS.

Cash on hand	$28,477 38
Loans on mortgage security	681,615 20
Loans on stock, certificates or pass-book security	14,294 07
Loans on all other security	3,500 00
Furniture and fixtures	544 21
Real estate	4,470 66
Real estate sold on contract	2,900 00
Due from borrowers for insurance and taxes	18 00
Bonds	7,781 14
War Savings and Thrift Stamps	94 90
Total	$743,695 56
Interest due and uncollected	$1,456 60

LIABILITIES.

Running stock and dividends	$479,259 09
Credits on real estate sold on contract	412 00
Paid-up stock and dividends	233,400 00
Reserve fund	18,619 39
Undivided profit fund	11,143 69
Contingent profit on real estate sold on contract	861 39
Total	$743,695 56
Interest due and uncollected	$1,456 60

RECEIPTS.

Dues on running stock	$183,961 79
Paid-up stock	32,700 00
Credits on mortgage loans	45,655 72
Loans on mortgage security repaid	112,528 81
Loans on stock, certificates or pass-book security	22,771 56
Unfinished building account	2,211 47
Borrowed money	13,000 00
Real estate sold	344 11
Real estate sold on contract, credits	89 94
Insurance and taxes refunded by borrowers	245 51
Interest	41,909 40
Credits on mortgage loans—withdrawn	100 00
Earning from sale of property	34 81
Rents from company's real estate	445 08
Deposits in other building and loan associations withdrawn	9,000 00
Deposits in other financial institutions withdrawn	24,350 00
Profit and loss	1 50
Expense on rental contracts re-funded	93 98
Sale of bonds	9,411 50
Total	$498,855 08
Cash on hand at close of last fiscal year	13,666 90
Total	$512,521 98

DISBURSEMENTS.

Loans on mortgage security	$201,425 00
Loans on stock, certificates or pass-book security	25,971 53
Loans on all other security	1,500 00
Unfinished building account	9,225 00
Withdrawals of running stock and dividends	154,477 17
Withdrawals of paid-up stock	28,100 00
Dividends to borrowers	258 98
Borrowed money	13,000 00
Deposits in other building and loan associations	9,000 00
Deposits in other financial institutions	6,350 00
Insurance and taxes paid for borrowers	206 49
War savings and thrift stamps	94 90
Real estate on contract	378 92
Dividends on paid-up stock	11,495 86
Withdrawal reserve fund	422 23
Interest on borrowed money	41 17
Repairs on company's real estate	88 15
Taxes and insurance	197 09
Salaries of officers and directors	1,960 00
Office help, rent and legal services	1,004 75
All other expenses	1,554 82
Bonds purchased	17,192 54
Withdrawal credits on loans	100 00
Total	$484,044 60
Cash on hand	28,477 38
Total	$512,521 98

PROFIT AND LOSS—EARNINGS.

Interest	$41,909 40
Sale of property	34 81
Sundries	1 50
Rent from company's real estate	445 08
Total	$42,390 79

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$21,306 14
Dividends on mortgage loan credits	258 98
Dividends on paid-up stock	11,495 86
Reserve fund credit	1,879 15
Undivided profit credit	2,642 87
Interest on borrowed money	41 17
Salaries of officers and directors	1,960 00
Office help, rent and legal services	1,004 75
All other expenses	1,550 22
Taxes	104 71
Repairs on company's real estate	88 15
Furniture and fixtures	58 79
Total	$42,390 79

Number of shares of stock in force	7,044
Capital subscribed and in force	$1,408,800 00
Number of stockholders	2,032
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	3,480
Par value of each share	$200 00
Number of borrowers	663
Plan of Association	Permanent

SAVINGS BUILDING AND LOAN COMPANY
OF BELLEFONTAINE, LOGAN COUNTY.

Incorporated, July 15, 1891. Authorized capital, $2,000,000.00.

President, Robert W. Chalfant.
Address, Bellefontaine.

Secretary, J. D. Inskeep.
Address, Bellefontaine.
Attorney, A. Jay Miller.
Address, Bellefontaine.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$24,130 89
Loans on mortgage security	681,400 00
Loans on stock, certificates or pass-book security	18,678 89
Loans on all other security	2,799 80
Real estate sold on contract	946 00
Real estate—office building	11,500 00
Bonds	6,250 00
Total	$745,705 58

LIABILITIES.

Running stock and dividends	$470,783 39
Credits on mortgage loans	28,897 40
Credits on real estate sold on contract	797 68
Paid-up stock and dividends	203,406 07
Deposits and accrued interest	200 00
Reserve fund	14,360 88
Undivided profit fund	6,840 94
Deposits from other building and loan associations	10,000 00
Deposits from other financial institutions	10,000 00
Dividends on mortgage credits	419 22
Total	$745,705 58

RECEIPTS.

Dues on running stock	$273,764 53
Paid-up stock	66,900 00
Credits on mortgage loans	29,394 85
Loans on mortgage security repaid	156,500 00
Loans on stock, certificates or pass-book security	32,948 97
Loans on all other security repaid	3,910 05
Borrowed money	26,000 00
Deposits from other building and loan associations	16,000 00
Real estate sold on contract	183 90
Insurance and taxes refunded by borrowers	123 85
Interest	39,060 04
Rents from company's real estate	815 33
Sale of bonds	8,200 00
Total	$653,801 52
Cash on hand at close of last fiscal year	11,735 54
Total	$665,537 06

DISBURSEMENTS.

Loans on mortgage security	$285,800 00
Loans on stock, certificates or pass-book security	40,851 29
Loans on all other security	400 00
Dividends on mortgage credits	770 39
Withdrawals of running stock and dividends	174,984 59
Withdrawals of paid-up stock	42,300 00
Borrowed money	26,000 00
Insurance and taxes paid for borrowers	123 85
Dividends on paid-up stock	8,354 32
Interest on deposits	2,937 79
Interest on borrowed money	115 00
Repairs on company's real estate	49 65
Taxes	153 95
Salaries of officers and directors	3,310 00
Office help, rent and legal services	636 70
All other expenses	2,108 85
Deposits by other building and loan associations withdrawn	38,000 00
Bonds purchased	14,450 00
Accrued interest on Liberty bonds	59 79
Total	$641,406 17
Cash on hand	24,130 89
Total	$665,537 06

PROFIT AND LOSS—EARNINGS.

Interest	$39,060 04
Rent from company's real estate	815 33
Total	$39,875 37

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$19,008 99
Dividends on mortgage loan credits	791 30
Dividends on paid-up stock	8,816 23
Reserve fund credit	1,620 22
Undivided profit credit	1,112 33
Interest on deposits	2,092 36
Interest on borrowed money	115 00
Salaries of officers and directors	3,310 00
Office help, rent and legal services	636 70
All other expenses	2,108 85
Taxes	153 95
Repairs on company's real estate	49 65
Accrued interest on Liberty bonds	59 79
Total	$39,875 37

Number of shares of stock in force	13,979
Capital subscribed and in force	$1,397,900 00
Number of stockholders	1,540
Number of depositors	1
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	6,814
Par value of each share	$100 00
Number of borrowers	469
Plan of Association	Permanent

PEOPLES BUILDING AND LOAN COMPANY

OF DEGRAFF, LOGAN COUNTY.

Incorporated, May 31, 1889. Authorized capital, $500,000.00.

President, C. G. Weller.
Address, DeGraff.
Treasurer, N. L. Strayer.
Address, DeGraff.

Secretary, J. R. Weller.
Address, DeGraff.
Attorney, W. G. Hahn.
Address, Bellefontaine.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 31, 1918.

ASSETS.

Cash on hand	$5,262 13
Loans on mortgage security	151,100 00
Bonds	250 00
Total	$156,612 13
Interest due and uncollected	$508 67

LIABILITIES.

Running stock and dividends	$102,262 58
Credits on mortgage loans	39,567 98
Reserve fund	7,931 57
Undivided profit fund	800 00
Borrowed money and accrued interest	6,050 00
Total	$156,612 13
Interest due and uncollected	$508 67

RECEIPTS.

Dues on running stock	$11,529 25
Credits on mortgage loans	11,121 81
Loans on mortgage security repaid	14,800 00
Borrowed money	15,050 00
Insurance and taxes refunded by borrowers	23 80
Interest	8,271 07
Pass-books and initiation fees	4 00
Sale of bonds	1,000 00
Total	$61,799 93
Cash on hand at close of last fiscal year	12,660 27
Total	$74,460 20

DISBURSEMENTS.

Loans on mortgage security	$22,700 00
Withdrawals of running stock and dividends	28,296 42
Borrowed money	9,000 00
Insurance and taxes paid for borrowers	5 60
Interest on borrowed money	325 71
Salaries of officers and directors	554 00
Office help, rent and legal services	3 50
All other expenses	177 22
Bonds purchased	1,250 00
Withdrawal mortgage credits	6,885 62
Total	$69,198 07
Cash on hand	5,262 13
Total	$74,460 20

PROFIT AND LOSS—EARNINGS.

Interest	$8,271 07
Pass-books and initiation fees	4 00
Total	$8,275 07

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,471 81
Dividends on mortgage loan credits	951 15
Reserve fund credit	391 68
Undivided profit credit	400 00
Interest on borrowed money	325 71
Salaries of officers and directors	554 00
Office help, rent and legal services	3 50
All other expenses	177 22
Total	$8,275 07

Number of shares of stock in force	1,920
Capital subscribed and in force	$384,100 00
Number of stockholders	391
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	755
Par value of each share	$200 00
Number of borrowers	143
Plan of Association	Permanent

RUSHSYLVANIA BUILDING AND LOAN COMPANY

OF RUSHSYLVANIA, LOGAN COUNTY.

Incorporated, July 23, 1900.

Authorized capital, $50,000.00.

President, E. B. Ansley.
Address, Rushsylvania.

Secretary, Will Irick.
Address, Rushsylvania.
Attorney, J. P. Bower.
Address, Rushsylvania.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$808 11
Loans on mortgage security	10,300 00
Furniture and fixtures	30 00
Real estate	375 00
Total	$11,513 11
Interest due and uncollected	$207 17

LIABILITIES.

Running stock and dividends	$3,713 46
Credits on mortgage loans	1,161 71
Paid-up stock and dividends	5,888 35
Reserve fund	216 00
Undivided profit fund	13 59
Borrowed money and accrued interest	520 00
Total	$11,513 11
Interest due and uncollected	$207 17

RECEIPTS.

Dues on running stock	$300 82
Paid-up stock	725 00
Credits on mortgage loans	1,590 82
Loans on mortgage security repaid	1,800 00
Loans on stock, certificates or pass-book security	40 00
Borrowed money	276 57
Interest	771 16
Rents from company's real estate	28 34
Total	$5,532 71
Cash on hand at close of last fiscal year	312 24
Total	$5,844 95

DISBURSEMENTS.

Loans on mortgage security	$1,000 00
Loans on stock, certificates or pass-book security	40 00
Withdrawals of running stock and dividends	2,169 53
Withdrawals of paid-up stock	850 00
Borrowed money	476 57
Dividends on paid-up stock	319 00
Interest on borrowed money	38 76
Repairs on company's real estate	19 09
Taxes	3 44
Salaries of officers and directors	50 00
Office help, rent and legal services	50 00
All other expenses	20 45
Total	$5,036 84
Cash on hand	808 11
Total	$5,844 95

PROFIT AND LOSS—EARNINGS.

Interest	$771 16
Rent from company's real estate	28 34
Total	$799 50

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$189 94
Dividends on mortgage loan credits	66 73
Dividends on paid-up stock	313 35
Reserve fund credit	30 30
Undivided profit credit	13 59
Interest on borrowed money	38 76
Salaries of officers and directors	50 00
Office help, rent and legal services	50 00
All other expenses	20 45
Taxes	3 44
Repairs on company's real estate	19 09
Furniture and fixtures	3 85
Total	$799 50

Number of shares of stock in force	210
Capital subscribed and in force	$20,975 00
Number of stockholders	70
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	103
Par value of each share	$100 00
Number of borrowers	32
Plan of Association	Permanent

PEOPLE'S SAVINGS AND LOAN COMPANY

OF WEST LIBERTY, LOGAN COUNTY.

Incorporated, January 10, 1890. **Authorized capital, $1,000,000.00.**

President, Jeff Davis.
Address, West Liberty.
Treasurer, A. B. McIlvain.
Address, West Liberty.

Secretary, Harriet G. Boyer.
Address, West Liberty.
Attorney, Lewis F. Hale.
Address, Bellefontaine.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 29, 1917.

ASSETS.

Cash on hand	$15,704 21
Loans on mortgage security	145,050 00
Due from borrowers for insurance and taxes	26 00
Bonds	1,000 00
Total	$161,780 21
Interest due and uncollected	$115 29

LIABILITIES.

Running stock and dividends	$117,114 48
Credits on mortgage loans	34,367 65
Paid-up stock and dividends	3,587 50
Reserve fund	5,609 50
Undivided profit fund	1,101 08
Total	$161,780 21
Interest due and uncollected	$115 29

RECEIPTS.

Dues on running stock	$29,680 33
Credits on mortgage loans	7,819 98
Loans on mortgage security repaid	23,500 00
Insurance and taxes refunded by borrowers	69 29
Interest	7,593 40
Pass-books and initiation fees	11 75
Other receipts in detail—interest on bonds	17 90
Total	$68,692 65
Cash on hand at close of last fiscal year	3,116 56
Total	$71,809 21

DISBURSEMENTS.

Loans on mortgage security	$21,900 00
Withdrawals of running stock and dividends	32,149 85
Insurance and taxes paid for borrowers	75 54
Dividends on paid-up stock	183 75
Salaries of officers and directors	590 00
Office help, rent and legal services	48 00
All other expenses	157 86
Bonds purchased	1,000 00
Total	$56,105 00
Cash on hand	15,704 21
Total	$71,809 21

PROFIT AND LOSS—EARNINGS.

Interest	$7,593 40
Pass-books and initiation fees	11 75
Interest on bonds	17 90
Total	$7,623 05

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,295 01
Dividends on mortgage loan credits	496 32
Dividends on paid-up stock	175 00
Reserve fund credit	338 35
Undivided profit credit	455 55
Salaries of officers and directors	590 00
Office help, rent and legal services	48 00
All other expenses	157 86
Furniture and fixtures	66 96
Total	$7,623 05

Number of shares of stock in force	3,898
Capital subscribed and in force	$389,800 00
Number of stockholders	565
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	1,450
Par value of each share	$100 00
Number of borrowers	153
Plan of Association	Permanent

LORAIN COUNTY SAVINGS AND LOAN COMPANY

OF ELYRIA, LORAIN COUNTY.

Incorporated, August 17, 1899. **Authorized capital, $300,000.00.**

President, Frank H. Boylan.
Address, Elyria.
Secretary, Frank Wilford.
Address, Elyria.

Attorney, Frank Wilford.
Address, Elyria.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING AUGUST 1, 1917.

ASSETS.

Cash on hand	$22,532 02
Loans on mortgage security	157,957 52
Loans on all other security	1,099 48
Real estate	3,846 90
Real estate sold on contract	2,167 63
Due from borrowers for insurance and taxes	57 06
Total	$187,660 61
Interest due and uncollected	$1,095 82

LIABILITIES.

Running stock and dividends	$53,540 57
Paid-up stock and dividends	31,800 00
Deposits and accrued interest	87,077 58
Reserve fund	7,325 00
Undivided profit fund	1,250 12
Due borrowers on unfinished buildings	1,667 34
Deposits from other building and loan associations	5,000 00
Total	$187,660 61
Interest due and uncollected	$1,095 82

RECEIPTS.

Dues on running stock	$9,395 21
Paid-up stock	4,000 00
Deposits	23,901 85
Loans on mortgage security repaid	42,300 71
Loans on all other security repaid	104 68
Real estate sold	241 28
Real estate sold on contract	188 22
Interest	12,038 30
Total	$92,170 25
Cash on hand at close of last fiscal year	6,412 48
Total	$98,582 73

DISBURSEMENTS.

Loans on mortgage security	$39,015 31
Withdrawals of running stock and dividends	12,587 48
Withdrawals of paid-up stock	1,300 00
Withdrawals of deposits	19,062 70
Dividends on paid-up stock	1,539 17
Taxes	25 21
Salaries of officers and directors	1,385 25
Office help, rent and legal services	611 25
All other expenses	520 34
Expense forclosure loan 898	3 50
Total	$76,050 71
Cash on hand	22,532 02
Total	$98,582 73

PROFIT AND LOSS—EARNINGS.

Interest	$12,038 30
Transferred from undivided profit fund	66 85
Total	$12,105 15

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,870 00
Dividends on paid-up stock	1,539 17
Reserve fund credit	495 00
Undivided profit credit	652 76
Interest on deposits	4,002 67
Salaries of officers and directors	1,385 25
Office help rent and legal services	611 25
All other expense	520 34
Taxes	25 21
Expense forclosure loan 898	3 50
Total	$12,105 15

Number of shares of stock in force	1,568
Capital subscribed and in force	$156,800 00
Number of stockholders	173
Number of depositors	120
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	-

Par value of each share	$100 00
Number of borrowers	156
Plan of Association	Permanen

CITIZENS' HOME AND SAVINGS ASSOCIATION COMPANY
OF LORAIN, LORAIN COUNTY.

Incorporated, July 9, 1889. Authorized capital, $1,000,000.00.

President, O. Root.
Address, Lorain.

Secretary, H. P. Nielsen.
Address, Lorain.
Attorney, A. W. Cinniger.
Address, Lorain.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$21,796 15
Loans on mortgage security	397,420 08
Loans on stock, certificates or pass-book security	1,817 41
Real estate	7,700 00
Due from borrowers for insurance and taxes	117 77
Bonds	43,500 00
War savings certificates	199 20
Total	$472,550 61
Interest due and uncollected	$220 00

LIABILITIES.

Running stock and dividends	$48,122 02
Paid-up stock and dividends	254,114 90
Deposits and accrued interest	138,070 62
Reserve fund	18,483 06
Undivided profit fund	3,760 01
Borrowed money and accrued interest	10,000 00
Total	$472,550 61
Interest due and uncollected	$220 00

RECEIPTS.

Dues on running stock	$14,002 92
Paid-up stock	26,300 00
Deposits	127,507 00
Credits on mortgage loans	125,293 38
Loans on stock, certificates or pass-book security	5,242 28
Borrowed money	35,000 00
Real estate sold on contract	1,772 79
Insurance and taxes refunded by borrowers	341 82
Interest	33,041 61
Pass-books and initiation fees	1,829 00
Rents from company's real estate	495 00
Deposits in other building and loan associations withdrawn	10,000 00
Sale of bonds	5,000 00
Total	$385,825 80
Cash on hand at close of last fiscal year	8,040 61
Total	$393,866 41

DISBURSEMENTS.

Loans on mortgage security	$171,988 79
Loans on stock, certificates or pass-book security	4,650 00
Withdrawals of running stock and dividends	23,991 35
Withdrawals of paid-up stock	2,800 00
Withdrawals of deposits	111,827 73
Borrowed money	25,000 00
Insurance and taxes paid for borrowers	152 77
Real estate (purchase price)	7,700 00
Dividends on paid-up stock	15,558 08
Interest on borrowed money	393 20
Repairs on company's real estate	70 60
Taxes	1,549 69
Salaries of officers and directors	2,342 00
Office help, rent and legal services	205 41
All other expenses	640 47
Bonds purchased and war savings certificates	3,199 20
Error in check	79
Total	$372,070 26
Cash on hand	21,796 15
Total	$393,866 41

PROFIT AND LOSS—EARNINGS.

Interest	$33,041 61
Pass-books and initiation fees	1,829 00
Rent from company's real estate	495 00
Total	$35,365 61

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,372 92
Dividends on mortgage loan credits	2,493 46
Dividends on paid-up stock	16,308 23
Reserve fund credit	1,518 36
Undivided profit fund	446 20
Interest on deposits	6,025 07
Interest on borrowed money	393 20
Salaries of officers and directors	2,342 00
Office help, rent and legal services	205 41
All other expenses	640 47
Taxes	1,549 69
Repairs on company's real estate	70 60
Total	$35,365 61

Number of shares of stock in force	7,664
Capital subscribed and in force	$766,400 00
Number of stockholders	682
Number of depositors	223
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	4,388
Par value of each share	$100 00
Number of borrowers	347
Plan of Association	Permanent

MAUMEE BUILDING AND LOAN COMPANY

OF MAUMEE, LUCAS COUNTY.

Incorporated, October 1, 1903. **Authorized capital, $100,000.00**

President, Charles Rodd.
Address, Maumee.
Treasurer, L. A. Eckert.
Address, Maumee.

Secretary, J. E. Wilcox.
Address, Maumee.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,141 64
Loans on mortgage security	3,450 00
Total	$5,591 64
Interest due and uncollected	$7 80

RECEIPTS.

Credits on mortgage loans	$881 77
Interest	173 92
Fines	10 40
Total	$1,066 09
Cash on hand at close of last fiscal year	1,462 76
Total	$2,528 85

PROFIT AND LOSS—EARNINGS.

Interest	$173 92
Fines	10 40
Transferred from undivided profit fund	43 15
Total	$227 47

Number of shares of stock in force	73
Capital subscribed and in force	$7,250 00
Number of stockholders	18
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4

LIABILITIES.

Running stock and dividends	$3,724 38
Credits on mortgage loans	1,648 44
Reserve fund	165 97
Undivided profit fund	52 85
Total	$5,591 64
Interest due and uncollected	$7 80

DISBURSEMENTS.

Withdrawals of paid-up stock	$354 34
Salaries of officers and directors	18 00
All other expenses	14 87
Total	$387 21
Cash on hand	2,141 64
Total	$2,528 85

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$142 68
Dividends on mortgage loan credits	42 57
Reserve fund credit	9 35
Salaries of officers and directors	18 00
All other expenses	14 87
Total	$227 47

Number of shares loaned upon	35
Par value of each share	$100 00
Number of borrowers	7
Plan of Association	Permanent

BUCKEYE SAVINGS ASSOCIATION

OF TOLEDO, LUCAS COUNTY.

Incorporated, August 25, 1914.

Authorized capital, $100,000.00.

President, G. J. Weiss.
Address, 2258 Hollywood Ave.

Secretary, George H. Stein.
Address, 840 Rogers St.
Attorney, Paul T. Gaynor.
Address, 520 Highland Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$5,307 29
Loans on mortgage security	39,817 93
Furniture and fixtures	3,308 00
Total	$48,433 22
Interest due and uncollected	$27 07

LIABILITIES.

Running stock and dividends	$14,549 91
Deposits and accrued interest	28,954 45
Reserve fund	1,193 82
Undivided profit fund	109 04
Borrowed money and accrued interest	3,500 00
Christmas savings	126 00
Total	$48,433 22
Interest due and uncollected	$27 07

RECEIPTS.

Dues on running stock	$107,069 11
Deposits	60,562 74
Credits on mortgage loans	10,929 23
Borrowed money	7,465 00
Interest	3,035 80
Christmas savings	126 00
Safety deposit rent	22 50
Total	$189,210 38
Cash on hand at close of last fiscal year	1,465 83
Total	$190,676 21

DISBURSEMENTS.

Loans on mortgage security	$11,289 73
Withdrawals of running stock and dividends	111,299 11
Withdrawals of dividends	887 30
Withdrawals of deposits	50,914 79
Borrowed money	6,215 00
Interest on deposits	894 47
Interest on borrowed money	224 04
Salaries of officers and directors	120 00
Office help, rent and legal services	80 00
All other expenses	136 48
Furniture and fixtures	3,308 00
Total	$185,368 92
Cash on hand	5,307 29
Total	$190,676 21

PROFIT AND LOSS—Earnings.

Interest	$3,035 80
Safety deposit boxes	22 50
Total	$3,058 30

PROFIT AND LOSS—Distribution.

Dividends on running stock	$887 30
Reserve fund credit	680 00
Undivided profit credit	36 01
Interest on deposits	894 47
Interest on borrowed money	224 04
Salaries of officers and directors	120 00
Office help, rent and legal services	80 00
All other expenses	136 48
Total	$3,058 30

Number of shares of stock in force	42
Capital subscribed and in force	$21,000 00
Number of stockholders	23
Number of depositors	78
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Par value of each share	$500 00
Number of borrowers	31
Plan of Association	Permanent

CORN CITY SAVINGS ASSOCIATION

OF TOLEDO, LUCAS COUNTY.

Incorporated, June 29, 1891. Authorized capital, $500,000.00.

President, Joseph L. Acker.
Address, 1602-1604 Cherry St.

Secretary, Edward A. Florian.
Address, 714 S. St. Clair St.
Attorney, Frederic C. Schaal.
Address, 842 Nicholas Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 31, 1917.

ASSETS.

Cash on hand	$8,959 68
Loans on mortgage security	365,806 79
Loans on stock, certificates or pass-book security	5,168 72
Furniture and fixtures	450 00
Due from borrowers for insurance and taxes	99 62
Liberty loan account	120 00
Advanced interest	6 25
Total	$380,611 06
Interest due and uncollected	$1,696 43

LIABILITIES.

Running stock and dividends	$62,298 41
Credits on mortgage loans	300 05
Deposits and accrued interest	288,650 35
Reserve fund	6,063 00
Undivided profit fund	3,974 84
Borrowed money and accrued interest	13,153 50
Due borrowers on unfinished buildings	6,170 91
Total	$380,611 06
Interest due and uncollected	$1,696 43

RECEIPTS.

Dues on running stock	$31,935 30
Certificates of deposit	13,822 50
Deposits	160,809 10
Credits on mortgage loans	600 37
Loans on mortgage security repaid	84,329 82
Loans on stock, certificates or pass-book security	9,175 97
Borrowed money	10,000 00
Insurance and taxes refunded by borrowers	707 56
Interest	20,497 27
Interest from bank	166 78
Fines	1 85
Deposit box rent	52 00
Corporation tax refunded	39 01
Total	$332,137 53
Cash on hand at close of last fiscal year	24,368 82
Total	$356,506 35

DISBURSEMENTS.

Loans on mortgage security	$121,582 54
Loans on stock, certificates or pass-book security	10,177 19
Withdrawals of running stock and dividends	43,228 07
Dividends on running stock	3,147 02
Withdrawals of deposits	126,303 88
Borrowed money	20,200 00
Insurance and taxes paid for borrowers	779 69
Interest on deposits	10,546 19
Interest on borrowed money	868 18
Advanced interest	6 25
Salaries of officers and directors	2,059 75
Office help, rent and legal services	362 00
All other expenses	943 41
Deposit certificates	7,222 50
Bonds purchased	120 00
Total	$347,546 67
Cash on hand	8,959 68
Total	$356,506 35

PROFIT AND LOSS—Earnings.

Interest	$20,497 27
Interest from bank	166 78
Fines	1 85
Rent from deposit boxes	52 00
Corporation taxes refunded	39 01
Total	$20,756 91

PROFIT AND LOSS—Distribution.

Dividends on running stock	$2,922 83
Reserve fund credit	738 00
Undivided profit credit	618 85
Interest on deposits	11,843 89
Interest on borrowed money	868 18
Salaries of officers and directors	2,059 75
Office help, rent and legal services	362 00
All other expenses	943 41
Furniture and fixtures	400 00
Total	$20,756 91

Number of shares of stock in force	807
Capital subscribed and in force	$80,738 00
Number of stockholders	75
Number of depositors	528
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	184
Par value of each share	$100 00
Number of borrowers	269
Plan of Association	Permanent

HOME BUILDING AND SAVINGS COMPANY
OF TOLEDO.

Incorporated, December 21, 1887. Authorized capital, $3,000,000.00.

President, Henry A. Schlingman.
Address, 2524 Scottwood Ave.

Secretary, Geo. E. Myers.
Address, 2356 Maplewood Ave.

Attorney, Edward H. Ray.
Address, 439 Ohio Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 26, 1918.

ASSETS.

Cash on hand	$65,591 04
Loans on mortgage security	3,020,611 91
Loans on stock, certificates or pass-book security	24,942 84
Loans on all other security	1,500 00
Furniture and fixtures	6,400 00
Real estate sold on contract	600 39
Real estate—office building	42,476 98
Due from borrowers for insurance and taxes	1,392 31
Bonds	21,149 50
Miniature banks	10 86
Total	$3,184,675 83
Interest due and uncollected	$3,385 48

RECEIPTS.

Dues on running stock	$95,556 14
Paid-up stock	69,300 00
Deposits	1,053,910 51
Loans on mortgage security repaid	559,206 82
Loans on stock, certificates or pass-book security	74,351 44
Loans on all other security repaid	1,850 00
Interest certificate deposit	125 00
Borrowed money	40,000 00
Deposits from other building and loan associations	142,000 00
Water bill repaid	4 00
Real estate sold on contract	1,379 15
Insurance and taxes refunded by borrowers	2,120 73
Interest	179,507 81
Premium on bond returned	7 25
Fines	563 05
Transfer fees	11 00
Fees	3,415 20
Rents from company's real estate	1,502 00
Banks	1 50
Sale of bonds	13,000 50
Interest on deposits	1,399 63
Interest on Liberty bonds	260 62
Total	$2,239,472 35
Cash on hand at close of last fiscal year	123,754 10
Total	$2,363,226 45

PROFIT AND LOSS—EARNINGS.

Interest	$179,507 81
Interest on deposits	1,399 63
Fines	563 05
Transfer fees	11 00
Rent from company's real estate	1,502 00
Fees	3,415 20
Interest on Liberty bonds	260 62
Interest returned on certificate deposit	125 00
Premium returned on bond	7 25
Water bill repaid	4 00
Total	$186,795 56

Number of shares of stock in force	2,199
Capital subscribed and in force	$1,099,550 00
Number of stockholders	569
Number of depositors	4,089
Rate per cent. interest charged	6 24/100
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5½

LIABILITIES.

Running stock and dividends	$589,886 61
Paid-up stock and dividends	199,263 40
Deposits and accrued interest	2,029,655 52
Reserve fund	120,000 00
Undivided profit fund	35,870 30
Borrowed money and accrued interest	20,000 00
Deposits from other building and loan associations	180,000 00
Deposits from other financial institutions	10,000 00
Total	$3,184,675 83
Interest due and uncollected	$3,385 48

DISBURSEMENTS.

Loans on mortgage security	$958,332 07
Loans on stock, certificates or pass-book security	77,816 29
Interest paid certificates deposit	9,029 98
Interest refunded	25 22
Withdrawals of running stock and dividends	83,796 70
Withdrawals of paid-up stock	34,050 00
Withdrawals of deposits	810,757 06
Borrowed money	20,000 00
Banks	37 00
Insurance and taxes paid for borrowers	2,167 39
Real estate (purchase price) office building	915 42
Dividends on running stock	30,313 62
Dividends on paid-up stock	8,283 03
Interest on deposits	97,205 15
Interest on borrowed money	1,100 00
Repairs on company's real estate	108 12
Taxes	625 49
Salaries of officers and directors	13,430 00
Office help, rent and legal services	1,560 00
All other expenses	4,836 62
Deposits by other building and loan associations withdrawn	107,000 00
Deposits by other financial institutions withdrawn	2,000 00
Bonds purchased	34,150 00
Interest paid on bonds	96 25
Total	$2,297,635 41
Cash on hand	65,591 04
Total	$2,363,226 45

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$30,958 75
Interest	121 47
Dividends on paid-up stock	9,701 16
Reserve fund credit	10,000 00
Undivided profit credit	7,318 82
Interest on deposits	97,205 15
Interest on borrowed money	1,100 00
Salaries of officers and directors	13,430 00
Office help, rent and legal services	1,560 00
All other expenses	4,836 62
Taxes	625 49
Repairs on company's real estate	108 12
Furniture and fixtures	800 00
Interest on certificates of deposit	9,029 98
Total	$186,795 56

Number of shares loaned upon	75
Par value of each share	$500 00
Number of borrowers	1,794
Plan of Association	Permanent

INDUSTRY SAVINGS AND BUILDING COMPANY

OF TOLEDO.

Incorporated, September 3, 1887.

Authorized capital, $3,000,000.00.

President, Henry M. Barfield.
Address, Toledo.
Treasurer, Richard F. Schneider.
Address, Toledo.

Secretary, Richard F. Schneider.
Address, Toledo.
Attorneys, Mulholland & Hartman.
Address, Toledo.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$9,667 22
Loans on mortgage security	137,665 00
Loans on stock, certificates or pass-book security	2,275 00
Loans on all other security	5,624 61
Furniture and fixtures	325 00
Real estate sold on contract	4,975 00
Due from borrowers for insurance and taxes	21 13
War savings and thrift stamps	178 35
Total	$160,731 31
Interest due and uncollected	$131 49

LIABILITIES.

Running stock and dividends	$113,807 13
Credits on mortgage loans	35,184 48
Credits on other loans	2,519 60
Credits on real estate sold on contract	2,715 77
Reserve fund	5,767 98
Undivided profit fund	625 33
Contingent profit on real estate sold on contract	111 02
Total	$160,731 31
Interest due and uncollected	$131 49

RECEIPTS.

Dues on running stock	$46,347 31
Credits on mortgage loans	23,255 01
Loans on mortgage security repaid	21,595 00
Loans on stock, certificates or pass-book security	15,005 00
Loans on all other security repaid	300 00
Borrowed money	6,000 00
Real estate sold on contract	1,665 58
Insurance and taxes refunded by borrowers	85 07
Interest	7,374 66
War savings and thrift stamps	417 25
Total	$122,044 88
Cash on hand at close of last fiscal year	8,069 25
Total	$130,114 13

DISBURSEMENTS.

Loans on mortgage security	$9,575 00
Loans on stock, certificates or pass-book security	15,155 00
Withdrawals of running stock and dividends	87,111 96
Borrowed money	6,000 00
Insurance and taxes paid for borrowers	42 72
Interest on borrowed money	14 75
Salaries of officers and directors	1,057 00
Office help, rent and legal services	771 50
All other expenses	123 38
War savings and thrift stamps	595 60
Total	$120,446 91
Cash on hand	9,667 22
Total	$130,114 13

PROFIT AND LOSS—Earnings.

Interest	$7,374 66
Transferred from undivided profit fund	134 19
Transferred from contingent profit—real estate sold on contract fund	175 00
Total	$7,683 85

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,246 51
Reserve fund credit	270 71
Undivided profit credit	175 00
Interest on borrowed money	14 75
Salaries of officers and directors	1,057 00
Office help, rent and legal services	771 50
All other expenses	123 38
Furniture and fixtures	25 00
Total	$7,683 85

Number of shares of stock in force	731
Capital subscribed and in force	$365,500 00
Number of stockholders	340
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	312
Par value of each share	$500 00
Number of borrowers	93
Plan of Association	Permanent

MUTUAL SAVINGS ASSOCIATION

OF TOLEDO.

Incorporated, July, 1888. Authorized capital, $5,000,000.00.

President, Frederick E. Witker.
Address, 1037 Huron St., Toledo.
Treasurer, Joseph F. Grosswiller.
Address, 430 Huron St., Toledo.

Secretary, Theo. Schmitt.
Address, 218 Superior St., Toledo.
Attorney, O. S. Brumback.
Address, 432 Spitzer Bldg., Toledo.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$25,830 22
Loans on mortgage security	1,118,190 49
Loans on stock, certificates or pass-book security	16,303 85
Loans on all other security	68,350 00
Furniture and fixtures	1,406 65
Real estate sold on contract	10,483 24
Real estate—office building	79,007 01
Due from borrowers for insurance and taxes	811 05
Total	$1,320,382 51
Interest due and uncollected	$1,086 33

LIABILITIES.

Running stock and dividends	$983,353 06
Credits on mortgage loans	231,255 87
Credits on other loans	29,287 96
Paid-up stock and dividends	29,097 97
Reserve fund	35,507 88
Undivided profit fund	1,513 99
Contingent profit on real estate sold on contract	365 78
Deposits from other building and loan associations	10,000 00
Total	$1,320,382 51
Interest due and uncollected	$1,086 33

RECEIPTS.

Dues on running stock	$374,134 58
Paid-up stock	6,818 18
Credits on mortgage loans	88,792 43
Loans on mortgage security repaid	115,501 48
Loans on stock, certificates or pass-book security	74,483 05
Loans on all other security repaid	18,555 73
Borrowed money	50,000 00
Real estate sold on contract	3,130 72
Insurance and taxes refunded by borrowers	2,357 04
Interest	63,186 80
Fines	208 00
Rents from company's real estate	584 98
Profit and loss account charged off	54
Other receipts in detai —Expenses refunded	93 44
Sundry deposits	9,981 67
Total	$807,828 64
Cash on hand at close of last fiscal year	44,871 68
Total	$852,700 32

DISBURSEMENTS.

Loans on mortgage security	$225,767 47
Loans on stock, certificates or pass-book security	59,664 55
Loans on all other security	3,700 00
Withdrawals of running stock and dividends	362,051 58
Withdrawals of paid-up stock	3,245 66
Borrowed money	141,250 00
Insurance and taxes paid for borrowers	1,745 60
Interest on borrowed money	4,557 29
Repairs on company's real estate—office building	2,991 54
Taxes	1,124 76
Salaries of officers and directors	4,342 00
Office help, rent and legal services	1,430 00
All other expenses	5,017 54
Profit and loss refunded	44
Sundry deposits	9,981 67
Total	$826,870 10
Cash on hand	25,830 22
Total	$852,700 32

PROFIT AND LOSS—EARNINGS.

Interest	$63,186 80
Fines	208 00
Rent from company's real estate	584 98
Transferred from undivided profit fund	1,768 82
Expenses refunded	93 44
Profit and loss account charged off	54
Total	$65,842 58

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$45,314 89
Dividends on paid-up stock	1,387 91
Reserve fund credit	2,380 08
Undivided profit credit	131 37
Interest on borrowed money	4,557 29
Salaries of officers and directors	4,342 00
Office help, rent and legal services	1,430 00
All other expenses	5,017 54
Taxes	1,124 76
Furniture and fixtures	156 30
Profit and loss refund	44
Total	$65,842 58

Number of shares of stock in force	4,350
Capital subscribed and in force	$2,175,000 00
Number of stockholders	2,440
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	

Number of shares loaned upon	2,326
Par value of each share	$500 00
Number of borrowers	603
Plan of Association	Permanent

NORTHWESTERN OHIO SAVINGS ASSOCIATION

OF TOLEDO, LUCAS COUNTY.

Incorporated, April 24, 1917.

Authorized capital, $500,000.00.

President, Martin V. Kelley.
Address, Toledo.
Treasurer, Geo. D. Palmer.
Address, Toledo.

Secretary, Roy R. Blair.
Address, Toledo.
Attorney, Rathbun Fuller.
Address, Toledo.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,969 44
Loans on mortgage security	110,275 00
Loans on stock, certificates or pass-book security	100 00
Loans on all other security	800 00
Furniture and fixtures	1,764 33
Savings banks, and stationery	750 00
Total	$115,658 77
Interest due and uncollected	$121 23

LIABILITIES.

Credits on mortgage loans	$2,932 27
Credits on other loans	1 00
Paid-up stock and dividends	70,000 00
Deposits and accrued interest	39,857 30
Reserve fund	134 74
Due borrowers on unfinished buildings	2,700 00
Other liabilities in detail—Taxes	24 46
Interest paid in advance	9 00
Total	$115,658 77
Interest due and uncollected	$121 23

RECEIPTS.

Paid-up stock	$70,000 00
Deposits	53,431 00
Credits on mortgage loans	2,932 27
Loans on all other security repaid	1 00
Borrowed money	10,000 00
Interest	2,989 93
Loan fees and expense	1,018 10
Interest paid in advance	9 00
Total	$140,381 30

DISBURSEMENTS.

Loans on mortgage security	$106,875 00
Loans on stock, certificates or pass-book security	100 00
Loans on all other security	800 00
Unfinished building account	700 00
Withdrawals of deposits	14,120 69
Borrowed money	10,000 00
Interest on deposits	56
Interest on borrowed money	73 00
Office help, rent and legal services	679 76
All other expenses	3,298 52
Furniture and fixtures	1,764 33
Total	$138,411 86
Cash on hand	1,969 44
Total	$140,381 30

PROFIT AND LOSS—EARNINGS.

Interest	$2,989 93
Sundries	518 35
Total	$3,508 28

PROFIT AND LOSS—DISTRIBUTION.

Reserve fund credit	$134 74
Interest on deposits	547 55
Interest on borrowed money	73 00
Office help, rent and legal services	679 76
All other expenses	2,048 77
Taxes	24 46
Total	$3,508 28

Number of shares of stock in force	140
Capital subscribed and in force	$70,000 00
Number of stockholders	7
Number of depositors	189
Rate per cent. interest charged	6
Rate per cent. interest paid on deposits	5

Par value of each share	$500 00
Number of borrowers	57
Plan of Association	Permanent

OHIO POLISH SAVINGS AND BUILDING ASSOCIATION

OF TOLEDO, LUCAS COUNTY.

Incorporated, July 13, 1916. Authorized capital, $100,000.00.

President, B. J. Janinszewski.
Address, 3020 Lagrange St.
Treasurer, Maryan Kalinowski.
Address, 3032 Lagrange St.

Secretary, Hattie Kalinowski.
Address, 3032 Lagrange St.
Attorney, Stanley A. Grzezinski.
Address, 145 Dexter St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$1,633 50
Loans on mortgage security	8,450 00
Furniture and fixtures	257 10
Office supplies, etc	230 92
Total	$10,571 52

LIABILITIES.

Running stock and dividends	$10,063 94
Credits on mortgage loans	502 58
Reserve fund	5 00
Total	$10,571 52

RECEIPTS.

Dues on running stock	$15,523 29
Deposits	1,155 00
Credits on mortgage loans	477 50
Interest	367 95
Rents from company's real estate	30 00
Other receipts in detail—Profits	122 50
Total	$17,676 24
Cash on hand at close of last fiscal year	2,729 53
Total	$20,405 77

DISBURSEMENTS.

Loans on mortgage security	$3,450 00
Withdrawals of running stock and dividends	13,525 90
Withdrawals of deposits	1,255 42
Deferred liabilities	209 78
Office help, rent and legal services	234 00
All other expenses	77 17
Office supplies	20 00
Total	$18,772 27
Cash on hand	1,633 50
Total	$20,405 77

PROFIT AND LOSS—Earnings.

Interest	$367 95
Rent from company's real estate	30 00
Other profits	122 50
Total	$520 45

PROFIT AND LOSS—Distribution.

Office help, rent and legal services	$234 00
All other expenses	56 67
Office supplies	20 00
Deferred liabilities	209 78
Total	$520 45

Number of shares of stock in force	126
Capital subscribed and in force	$12,600 00
Number of stockholders	133
Rate per cent. interest charged	6
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	7
Plan of Association	Permanent

OHIO SAVINGS ASSOCIATION

OF TOLEDO, LUCAS COUNTY.

Incorporated, July 11, 1895. Authorized capital, $1,000,000.00.

President, P. McCrory.
Address, 507 Euclid Avenue.

Secretary, C. I. Van Brimer.
Address, 315 Euclid Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,201 84
Loans on mortgage security	29,412 45
Loans on stock, certificates or pass-book security	565 00
Furniture and fixtures	30 49
Total	$31,209 78
Interest due and uncollected	$12 34

LIABILITIES.

Running stock and dividends	$22,895 11
Credits on mortgage loans	1,474 47
Paid-up stock and dividends	205 00
Deposits and accrued interest	5,250 38
Reserve fund	940 72
Undivided profit fund	444 10
Total	$31,209 78
Interest due and uncollected	$12 34

RECEIPTS.

Dues on running stock	$8,728 31
Paid-up stock	100 00
Deposits	7,210 78
Loans on mortgage security repaid	10,038 91
Loans on stock, certificates or pass-book security	200 00
Borrowed money	3,000 00
Insurance and taxes refunded by borrowers	12 60
Interest	1,828 06
Application fees	13 50
Refund corporation tax	25 86
Total	$31,158 02
Cash on hand at close of last fiscal year	444 88
Total	$31,602 90

DISBURSEMENTS.

Loans on mortgage security	$13,700 00
Loans on stock, certificates or pass-book security	565 00
Withdrawals of running stock and dividends	10,161 34
Withdrawals of deposits	2,309 65
Borrowed money	3,000 00
Insurance and taxes paid for borrowers	12 60
Dividends on paid-up stock	7 50
Interest on borrowed money	54 66
Salaries of officers and directors	300 00
Office help, rent and legal services	81 13
All other expenses	209 18
Total	$30,401 06
Cash on hand	1,201 84
Total	$31,602 90

PROFIT AND LOSS—EARNINGS.

Interest	$1,828 06
Application fees	13 50
Transferred from undivided profit fund	133 94
Refund corporation tax	25 86
Miscellaneous	60
Total	$2,001 96

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,000 92
Dividends on mortgage loan credits	63 75
Dividends on paid-up stock	10 00
Reserve fund credit	60 49
Undivided profit credit	63 48
Interest on deposits	154 97
Interest on borrowed money	54 66
Salaries of officers and directors	300 00
Office help, rent and legal services	81 13
All other expenses	209 18
Furniture and fixtures	3 38
Total	$2,001 96

Number of shares of stock in force	700
Capital subscribed and in force	$70,000 00
Number of stockholders	126
Number of depositors	23
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	281
Par value of each share	$100 00
Number of borrowers	32
Plan of Association	Permanent

PEOPLE'S SAVINGS ASSOCIATION

OF TOLEDO

Incorporated, August 25, 1887. Authorized capital, $10,000,000.00.

President, Thomas H. Walbridge. Address, 730 Nasby Bldg.

Secretary, Emery R. Hiett. Address, 337 Huron St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$67,574 67
Loans on mortgage security	2,852,022 71
Loans on stock, certificates or pass-book security	700 00
Loans on all other security	1,500 00
Real estate	19,193 69
Real estate—office building	198,000 00
Due from borrowers for insurance and taxes	1,607 95
Bonds	39,890 00
Thrift stamps	103 00
War savings stamps	25 00
Total	$3,180,617 02
Interest due and uncollected	$4,050 89

LIABILITIES.

Running stock and dividends	$2,266,963 24
Credits on mortgage loans	548,983 71
Collateral loan fund	8,385 94
Reserve fund	295,000 00
Undivided profit fund	61,284 13
Total	$3,180,617 02
Interest due and uncollected	$4,050 89

RECEIPTS.

Dues on running stock	$1,236,190 89
Credits on collateral loans	135 06
Credits on mortgage loans	531,084 56
Loans on mortgage security repaid	41,975 75
Loans on pass-book security repaid	75 00
Collateral loan fund	138,599 32
Borrowed money	74,400 00
Real estate sold	1,100 00
Insurance and taxes refunded by borrowers	1,592 78
Interest	140,540 77
Rents from company's real estate	2,711 95
Sale of bonds	5,410 00
Sundry services	101 00
Incidentals	118 69
Total	$2,174,035 77
Cash on hand at close of last fiscal year	98,120 37
Total	$2,272,156 14

DISBURSEMENTS.

Loans on mortgage security	$578,648 00
Loans on stock, certificates or pass-book security	200 00
Collateral loan fund	155,487 05
Withdrawals of running stock and dividends	1,226,128 82
Borrowed money	74,400 00
Insurance and taxes paid for borrowers	1,457 24
Dividends on running stock	89,266 99
Interest on borrowed money	877 21
Repairs on company's real estate	1,567 27
Taxes	3,770 79
Salaries of officers and directors	7,570 00
Office help, rent and legal services	8,932 85
All other expenses	10,822 15
Bonds purchased, war stamps and war savings	45,428 00
Sundries	25 10
Total	$2,204,581 47
Cash on hand	67,574 67
Total	$2,272,156 14

PROFIT AND LOSS—EARNINGS.

Interest	$140,540 77
Interest on mortgage loans—Previous credits applied	2,367 12
Sundry services	101 00
Incidentals	118 69
Rent from company's real estate	2,711 95
Total	$145,839 53

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$89,266 99
Reserve fund credit	15,000 00
Undivided profit credit	8,007 17
Interest on borrowed money	877 21
Salaries of officers and directors	7,570 00
Office help, rent and legal services	8,932 85
All other expenses	10,822 15
Taxes	3,770 79
Repairs on company's real estate	1,567 27
Sundries	25 10
Total	$145,839 53

Number of shares of stock in force	4,537
Capital subscribed and in force	$2,268,500 00
Number of stockholders	8,223
Rate per cent. interest charged	5 to 7½
Rate per cent. dividend declared to running and paid-up stock	4, from date of deposit

Number of shares loaned upon	2,718
Par value of each share	$500 00
Number of borrowers	1,359
Plan of Association	Permanent

STAR BUILDING AND LOAN ASSOCIATION

OF TOLEDO.

Incorporated, November 6, 1913. Authorized capital, $100,000.00.

President, E. B. Wanzo.
Address, 1303 Washington St.
Treasurer, Giles L. Davis.
Address, 532 Woodland Ave.

Secretary, John Harter.
Address, 1420 Hoag St.
Attorney, B. Harrison Fisher.
Address, 353 Pinewood Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$202 46
Loans on mortgage security	513 43
Loans on stock, certificates or pass-book security	280 10
Deficit	26 35
Total	$1,022 34

RECEIPTS.

Dues on running stock	$487 00
Loans on mortgage security repaid	11 95
Loans on stock, certificates or pass-book security	142 00
Interest	37 51
Fines	31 40
Passbooks and initiation fees	3 00
Total	$712 86
Cash on hand at close of last fiscal year	112 80
Total	$825 66

PROFIT AND LOSS—EARNINGS.

Interest	$37 51
Fines	31 40
Pass-books and initiation fees	3 00
Transferred from undivided profit fund	20 95
Total	$92 86

Number of shares of stock in force	41
Capital subscribed and in force	$8,200 00
Number of stockholders	41
Rate per cent. interest charged	6

LIABILITIES.

Running stock and dividends	$946 08
Dividend on running stock	36 89
Reserve fund	5 95
Undivided profit fund	33 42
Total	$1,022 34

DISBURSEMENTS.

Loans on mortgage security	$125 00
Loans on stock, certificates or pass-book security	165 60
Withdrawals of running stock and dividends	287 40
All other expenses	18 85
Deficit	26 35
Total	$623 20
Cash on hand	202 46
Total	$825 66

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$36 89
Reserve fund credit	3 70
Undivided profit credit	33 42
All other expenses	18 85
Total	$92 86

Number of shares loaned upon	9
Par value of each share	$200 00
Number of borrowers	9
Rate per cent. premium charged	10
Plan of Association	Permanent

TOLEDO SAVINGS ASSOCIATION
OF TOLEDO, LUCAS COUNTY

Incorporated, December 10, 1885.

Authorized capital, $5,000,000.00.

President, A. W. Bunce.
Address, 601 Madison Avenue.

Secretary, A. L. Spring.
Address, 601 Madison Avenue.
Attorney, F. E. Calkins.
Address, 829 Spitzer Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$25,941 64
Loans on mortgage security	1,572,957 44
Loans on stock, certificates or pass-book security	21,128 44
Furniture and fixtures	2,770 44
Due from borrowers for insurance and taxes	106 60
Bonds—Liberty	3,000 00
Total	$1,625,904 56

LIABILITIES.

Running stock and dividends	$1,529,973 22
Paid-up stock and dividends	24,117 53
Reserve fund	27,784 53
Undivided profit fund	16,548 90
Due borrowers on unfinished buildings	27,480 38
Total	$1,625,904 56

RECEIPTS.

Dues on running stock	$675,523 79
Paid-up stock	4,445 26
Loans on mortgage security repaid	364,720 16
Loans on stock, certificates or pass-book security	49,115 39
Unfinished building account	2,918 42
Borrowed money	35,000 00
Deposits from other building and loan associations	16,000 00
Real estate sold on contract	1,807 43
Insurance and taxes refunded by borrowers	663 88
Interest	93,440 27
Miscellaneous	91 55
Total	$1,243,726 15
Cash on hand at close of last fiscal year	50,854 95
Total	$1,294,581 10

DISBURSEMENTS.

Loans on mortgage security	$555,622 79
Loans on stock, certificates or pass-book security	50,406 13
Withdrawals of running stock and dividends	568,570 06
Withdrawals of paid-up stock	23,163 18
Borrowed money	35,000 00
Insurance and taxes paid for borrowers	729 27
Interest on deposits	508 46
Interest on borrowed money	123 19
Furniture and fixtures	78 35
Salaries of officers and directors	4,311 00
Office help, rent and legal services	6,352 98
All other expenses	4,689 14
Deposits by other building and loan associations withdrawn	16,000 00
Bonds purchased—Liberty	3,000 00
Miscellaneous	84 91
Total	$1,268,639 46
Cash on hand	25,941 64
Total	$1,294,581 10

PROFIT AND LOSS—EARNINGS.

Interest	$93,404 80
Profit from real estate	500 00
Miscellaneous	757 55
Total	$94,662 35

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$67,466 82
Dividends on paid-up stock	1,166 44
Reserve fund credit	3,944 40
Undivided profit credit	5,800 63
Interest on deposits	508 46
Interest on borrowed money	123 19
Salaries of officers and directors	4,311 00
Office help, rent and legal services	6,352 98
All other expenses	4,689 14
Furniture and fixtures	299 29
Total	$94,662 35

Number of shares of stock in force	6,254
Capital subscribed and in force	$3,127,048 19
Number of stockholders	3,662
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	3,146
Par value of each share	$500 00
Number of borrowers	955
Plan of Association	Permanent

CITY LOAN AND SAVINGS COMPANY

OF LONDON, MADISON COUNTY.

Incorporated, May 11, 1891.

Authorized capital, $500,000.00.

President, R. W. Boyd.
Address, London.

Secretary, C. E. Burnham.
Address, London.
Attorney, P. R. Emery.
Address, London.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$11,288 13
Loans on mortgage security	81,900 00
Real estate sold on contract	65 41
Due from borrowers for insurance and taxes	270 04
Total	$93,523 58
Interest due and uncollected	$1,781 93

RECEIPTS.

Dues on running stock	$18,214 45
Loans on mortgage security repaid	15,600 00
Real estate sold on contract	97 31
Insurance and taxes refunded by borrowers	72 99
Interest	4,702 35
Premium	506 20
Total	$39,193 30
Cash on hand at close of last fiscal year	9,121 69
Total	$48,314 99

PROFIT AND LOSS—EARNINGS.

Interest	$4,702 35
Premium	506 20
Total	$5,208 55

Number of shares of stock in force	3,466
Capital subscribed and in force	$346,600 00
Number of stockholders	323
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

LIABILITIES.

Running stock and dividends	$75,175 13
Credits on mortgage loans	11,784 48
Reserve fund	5,900 00
Undivided profit fund	663 97
Total	$93,523 58
Interest due and uncollected	$1,781 93

DISBURSEMENTS.

Loans on mortgage security	$18,600 00
Withdrawals of running stock and dividends	17,452 53
Insurance and taxes paid for borrowers	228 30
Salaries of officers and directors	450 00
Office help, rent and legal services	101 75
All other expenses	194 28
Total	$37,026 86
Cash on hand	11,288 13
Total	$48,314 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,145 37
Dividends on mortgage loan credits	305 97
Undivided profit credit	11 18
Salaries of officers and directors	450 00
Office help, rent and legal services	101 75
All other expenses	194 28
Total	$5,208 55

Number of shares loaned upon	819
Par value of each share	$100 00
Number of borrowers	72
Rate per cent. premium charged	1
Plan of Association	Permanent

LONDON HOME AND SAVINGS COMPANY

OF LONDON, MADISON COUNTY.

Incorporated, January 31, 1889. Authorized capital, $500,000.00.

President, R. K. Shaw.
Address, London.
Treasurer, Xerxes Farrar.
Address, London.

Secretary, C. E. Arbuckle.
Address, London.
Attorney, A. T. Cordray.
Address, London.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 1, 1918.

ASSETS.

Cash on hand	$4,891 81
Loans on mortgage security	102,127 00
Due from borrowers for insurance and taxes	36 40
Total	$107,055 21
Interest due and uncollected	$500 00

LIABILITIES.

Running stock and dividends	$97,656 84
Reserve fund	5,360 00
Undivided profit fund	38 37
Borrowed money and accrued interest	4,000 00
Total	$107,055 21
Interest due and uncollected	$500 00

RECEIPTS.

Dues on running stock	$29,508 10
Loans on mortgage security repaid	19,507 00
Borrowed money	10,000 00
Interest	4,648 46
Premium	698 33
Total	$64,361 89
Cash on hand at close of last fiscal year	7,743 64
Total	$72,105 53

DISBURSEMENTS.

Loans on mortgage security	$27,050 00
Withdrawals of running stock and dividends	33,511 66
Borrowed money	6,000 00
Insurance and taxes paid for borrowers	36 40
Interest on borrowed money	135 82
Salaries of officers and directors	300 00
Office help, rent and legal services	100 00
All other expenses	79 84
Total	$67,213 72
Cash on hand	4,891 81
Total	$72,105 53

PROFIT AND LOSS—EARNINGS.

Interest	$4,648 46
Premium	698 33
Transferred from undivided profit fund	222 53
Total	$5,569 32

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,508 39
Reserve fund credit	210 00
Undivided profit credit	235 27
Interest on borrowed money	135 82
Salaries of officers and directors	300 00
Office help, rent and legal services	100 00
All other expenses	79 84
Total	$5,569 32

Number of shares of stock in force	2,391
Capital subscribed and in force	$478,200 00
Number of stockholders	414
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6½

Number of shares loaned upon	526
Par value of each share	$200 00
Number of borrowers	90
Rate per cent. premium charged	¾
Plan of Association	Permanent

SECURITY BUILDING AND LOAN COMPANY
OF MT. STERLING, MADISON COUNTY.

Incorporated, December, 1899.
President, John T. Walters.
Address, Mt. Sterling.
Treasurer, Robt. H. Schryver.
Address, Mt. Sterling.

Authorized capital, $500,000.00
Secretary, C. M. Neff.
Address, Mt. Sterling.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$12,452 45
Loans on mortgage security	348,200 00
Loans on stock, certificates or pass-book security	120 00
Real estate—office building	9,000 00
Due from borrowers for insurance and taxes	449 15
Bonds—Liberty	10,000 00
Deposits in other building and loan associations	30,000 00
Total	$410,221 60
Interest due and uncollected	$1,179 00

LIABILITIES.

Running stock and dividends	$52,135 30
Credits on mortgage loans	44,154 82
Paid-up stock and dividends	41,715 00
Deposits and accrued interest	253,465 48
Reserve fund	9,900 00
Undivided profit fund	8,851 00
Total	$410,221 60
Interest due and uncollected	$1,179 00

RECEIPTS.

Dues on running stock	$28,254 50
Paid-up stock	1,100 00
Deposits	277,524 26
Credits on mortgage loans	12,660 05
Loans on mortgage security repaid	129,782 23
Loans on stock, certificates or pass-book security	446 00
Insurance and taxes refunded by borrowers	970 39
Interest	23,082 91
Fines	420 35
Transfer fees	5 75
Rents from company's real estate	727 20
Deposits in other financial institutions withdrawn	40,000 00
Total	$514,973 64
Cash on hand at close of last fiscal year	43,907 04
Total	$558,880 68

DISBURSEMENTS.

Loans on mortgage security	$151,600 00
Loans on stock, certificates or pass-book security	566 00
Withdrawals of running stock and dividends	45,536 72
Withdrawals of paid-up stock	1,100 00
Withdrawals of deposits	249,918 43
Deposits in other building and loan associations	30,000 00
Deposits in other financial institutions	40,000 00
Insurance and taxes paid for borrowers	966 63
Dividends on paid-up stock	2,430 00
Interest on deposits	11,804 27
Repairs on company's real estate	87 96
Taxes	148 18
Salaries of officers and directors	1,314 00
Office help, rent and legal services	190 00
All other expenses	694 04
Bonds purchased—Liberty	10,000 00
Accrued interest on purchased mortgages	72 00
Total	$546,428 23
Cash on hand	12,452 45
Total	$558,880 68

PROFIT AND LOSS—EARNINGS.

Interest	$23,082 91
Fines	420 35
Transfer fees	5 75
Rent from company's real estate	727 20
Total	$24,236 21

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,548 39
Dividends on mortgage loan credits	2,381 23
Dividends on paid-up stock	2,430 00
Reserve fund credit	600 00
Undivided profit credit	1,966 14
Interest on deposits	11,804 27
Salaries of officers and directors	1,314 00
Office help, rent and legal services	190 00
All other expenses	694 04
Taxes	148 18
Repairs on company's real estate	87 96
Accrued interest on purchased mortgages	72 00
Total	$24,236 21

Number of shares of stock in force	4,155
Capital subscribed and in force	$415,500 00
Number of stockholders	410
Number of depositors	365
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	2,362
Par value of each share	$100 00
Number of borrowers	296
Plan of Association	Permanent

PLAIN CITY HOME AND SAVINGS COMPANY

OF PLAIN CITY, MADISON COUNTY.

Incorporated, May 8, 1889. Authorized capital, $500,000.00.

President, J. W. Bowers.
Address, Plain City.
Treasurer, Cephas Atkinson.
Address, Plain City.

Secretary, J. R. Woods.
Address, Plain City.
Attorney, J. E. Strayer.
Address, Plain City.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,654 86
Loans on mortgage security	92,900 00
Total	$98,554 86
Interest due and uncollected	$57 10

RECEIPTS.

Dues on running stock	$35,537 71
Paid-up stock	200 00
Deposits	1,200 00
Loans on mortgage security repaid	25,500 00
Interest	5,763 85
Fines	74 65
Total	$68,276 21
Cash on hand at close of last fiscal year	3,817 38
Total	$72,093 59

PROFIT AND LOSS—EARNINGS.

Interest	$5,763 85
Fines	74 65
Transferred from undivided profit fund	250 00
Total	$6,088 50

Number of shares of stock in force	2,075
Capital subscribed and in force	$207,500 00
Number of stockholders	372
Number of depositors	28
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$59,582 21
Paid-up stock and dividends	22,200 00
Deposits and accrued interest	11,300 00
Reserve fund	4,900 00
Undivided profit fund	572 65
Total	$98,554 86
Interest due and uncollected	$57 10

DISBURSEMENTS.

Loans on mortgage security	$20,100 00
Withdrawals of running stock and dividends	35,576 66
Withdrawals of paid-up stock	2,200 00
Withdrawals of deposits	5,700 00
Dividends on paid-up stock	1,335 00
Interest on deposits	717 25
Salaries of officers and directors	748 00
Office help, rent and legal services	10 00
All other expenses	51 82
Total	$66,438 73
Cash on hand	5,654 86
Total	$72,093 59

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,967 79
Dividends on paid-up stock	1,335 00
Reserve fund credit	250 00
Undivided profit credit	8 64
Interest on deposits	717 25
Salaries of officers and directors	748 00
Office help, rent and legal services	10 00
All other expenses	51 82
Total	$6,088 50

Number of shares loaned upon	929
Par value of each share	$100 00
Number of borrowers	180
Plan of Association	Permanent

WEST JEFFERSON BUILDING AND LOAN COMPANY

OF WEST JEFFERSON, MADISON COUNTY.

Incorporated, February 28, 1889.

Authorized capital, $250,000.00.

President, John Murray.
Address, West Jefferson.
Treasurer, T. C. Gregg.
Address, West Jefferson.

Secretary, W. B. Culp.
Address, West Jefferson.
Attorney, E. W. Johnson.
Address, West Jefferson.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$23,023 92
Loans on mortgage security	160,454 32
Furniture and fixtures	248 52
Due from borrowers for insurance and taxes	113 19
Bonds	7,000 00
Total	$190,839 95
Interest due and uncollected	$208 01

LIABILITIES.

Credits on mortgage loans	$23,273 66
Paid-up stock and dividends	15,007 50
Deposits and accrued interest	140,709 84
Reserve fund	1,359 09
Undivided profit fund	489 86
Deposits from other building and loan associations	10,000 00
Total	$190,839 95
Interest due and uncollected	$208 01

RECEIPTS.

Deposits	$80,740 47
Credits on mortgage loans	27,818 84
Deposits from other building and loan associations	10,000 00
Insurance and taxes refunded by borrowers	193 55
Interest	8,576 46
Deposits expense loans	356 50
Total	$127,685 82
Cash on hand at close of last fiscal year	7,327 77
Total	$135,013 59

DISBURSEMENTS.

Loans on mortgage security	$58,534 10
Withdrawals of deposits	38,121 22
Insurance and taxes paid for borrowers	185 84
Dividends on paid-up stock	1,232 50
Interest on deposits	5,174 57
Furniture and fixtures	175 00
Salaries of officers and directors	853 75
Office help, rent and legal services	100 00
All other expenses	282 01
Liberty bonds purchased	7,000 00
Expense loans	330 68
Total	$111,989 67
Cash on hand	23,023 92
Total	$135,013 59

PROFIT AND LOSS—EARNINGS

Interest	$8,576 46
Transferred from undivided profit fund	5 29
Deposits expense loans	356 50
Total	$8,938 25

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$1,160 00
Reserve fund credit	63 39
Undivided profit credit	20 15
Interest on deposits	6,098 63
Salaries of officers and directors	853 75
Office help, rent and legal services	100 00
All other expenses	282 01
Furniture and fixtures	29 64
Expense of loans	330 68
Total	$8,938 25

Number of shares of stock in force	58
Capital subscribed and in force	$14,500 00
Number of stockholders	8
Number of depositors	574
Rate per cent. interest charged	6 to 8
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$250 00
Number of borrowers	130
Plan of Association	Permanent

BUCKEYE BUILDING AND LOAN COMPANY

OF SEBRING, MAHONING COUNTY.

Incorporated, October, 1899. Authorized capital, $300,000.00.

President, Henry Heisler.
Address, Sebring.
Treasurer, W. L. Murphy.
Address, Sebring.

Secretary, E. M. Stanley.
Address, Sebring.
Attorney, H. R. Ewing.
Address, Sebring.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 31, 1917.

ASSETS.

Cash on hand	$25,390 39
Loans on mortgage security	258,479 22
Loans on all other security	2,000 00
Total	$285,869 61

LIABILITIES.

Running stock and dividends	$6,992 30
Paid-up stock and dividends	269,745 25
Reserve fund	5,372 06
Undivided profit fund	2,160 00
Due borrowers on unfinished buildings	1,600 00
Total	$285,869 61

RECEIPTS.

Dues on running stock	$5,748 36
Paid-up stock	75,600 00
Loans on mortgage security repaid	42,626 73
Loans on all other security repaid	800 00
Interest	17,195 46
Total	$141,970 55
Cash on hand at close of last fiscal year	14,254 21
Total	$156,224 76

DISBURSEMENTS.

Loans on mortgage security	$76,081 28
Loans on all other security	2,800 00
Unfinished building account	3,719 00
Withdrawals of running stock and dividends	6,126 02
Withdrawals of paid-up stock	27,500 00
Dividends on paid-up stock	12,851 75
Salaries of officers and directors	1,170 00
Office help, rent and legal services	244 00
All other expenses	342 32
Total	$130,834 37
Cash on hand	25,390 39
Total	$156,224 76

PROFIT AND LOSS—Earnings.

Interest	$17,195 46
Charges for granting loans	375 00
Total	$17,570 46

PROFIT AND LOSS—Distribution.

Dividends on running stock	$378 85
Dividends on paid-up stock	14,391 75
Reserve fund credit	793 54
Undivided profit credit	250 00
Salaries of officers and directors	1,170 00
Office help, rent and legal services	244 00
All other expenses	342 32
Total	$17,570 46

Number of shares of stock in force	2,742
Capital subscribed and in force	$274,200 00
Number of stockholders	341
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6

Par value of each share	$100 00
Number of borrowers	220
Plan of Association	Permanent

CENTRAL SAVINGS AND LOAN COMPANY

OF YOUNGSTOWN, MAHONING COUNTY.

Incorporated, March 12, 1912.

Authorized capital, $200,000.00.

President, T. B. Van Alstine.
Address, Youngstown.
Treasurer, S. A. Pfau.
Address, Youngstown.

Secretary, A. E. Reinmann.
Address, Youngstown.
Attorney, C. A. Manchester.
Address, Youngstown.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$61,567 24
Loans on mortgage security	981,450 74
Loans on stock, certificates or passbook security	23,903 27
Loans on all other security	238,067 59
Furniture and fixtures	3,800 00
Due from borrowers for insurance and taxes	423 93
Total	$1,309,212 77
Interest due and uncollected	$125 00

LIABILITIES.

Paid-up stock and dividends	$206,000 00
Deposits and accrued interest	923,183 18
Reserve fund	2,700 00
Undivided profit fund	18,606 19
Borrowed money and accrued interest	30,000 00
Due borrowers on unfinished buildings	43,723 40
Deposits from other building and loan associations	65,000 00
Deposits from other financial institutions	20,000 00
Total	$1,309,212 77
Interest due and uncollected	$125 00

RECEIPTS.

Deposits	$1,169,122 32
Loans on mortgage security repaid	365,648 51
Loans on stock, certificates or passbook security	64,855 13
Loans on all other security repaid	152,545 44
Unfinished building account	43,723 40
Borrowed money	85,000 00
Deposits from other building and loan associations	30,000 00
Deposits from other financial institutions	5,000 00
Insurance and taxes refunded by borrowers	1,925 14
Interest	73,768 00
Total	$1,991,587 94
Cash on hand at close of last fiscal year	76,802 48
Total	$2,068,390 42

DISBURSEMENTS.

Loans on mortgage security	$619,285 73
Loans on stock, certificates or passbook security	40,921 55
Loans on all other security	291,951 49
Unfinished building account	43,723 40
Withdrawals of deposits	910,389 99
Borrowed money	55,000 00
Insurance and taxes paid for borrowers	2,143 02
Dividends on paid-up stock	11,995 00
Interest on deposits	1,472 87
Interest on borrowed money	1,333 33
Furniture and fixtures	256 61
Salaries of officers and directors	4,000 00
Office help, rent and legal services	5,215 71
All other expenses	4,134 48
Deposits by other building and loan associations withdrawn	5,000 00
Deposits by other financial institutions withdrawn	10,000 00
Total	$2,006,823 18
Cash on hand	61,567 24
Total	$2,068,390 42

PROFIT AND LOSS—EARNINGS.

Interest	$73,768 00
Total	$73,768 00

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$12,000 00
Reserve fund credit	1,000 00
Undivided profit credit	6,432 65
Interest on deposits	38,895 22
Interest on borrowed money	1,333 33
alaries of officers and directors	4,000 00
Office help, rent and legal services	5,215 71
All other expenses	4,134 48
Furniture and fixtures	756 61
Total	$73,768 00

Number of shares of stock in force	2,000
Capital subscribed and in force	$200,000 00
Number of stockholders	148
Number of depositors	1,950
Rate per cent. interest charged	6½—7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	900
Plan of Association	Permanent

EQUITY SAVINGS AND LOAN COMPANY
OF YOUNGSTOWN, MAHONING COUNTY.

Incorporated, July 28, 1901.
President, Hon. B. F. Wirt.
Address, Youngstown.
Treasurer, Chas. N. Jackson.
Address, Youngstown.

Authorized capital, $2,000,000.00.
Secretary, H. H. Geitgey.
Address, Youngstown.
Attorney, H. W. Pennock.
Address, Youngstown.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$191,673 94
Loans on mortgage security	2,886,920 79
Loans on stock, certificates or pass-book security	27,860 00
Loans on all other security	178,340 24
Due from borrowers for insurance and taxes	1,326 68
Bonds	31,000 00
Deposits in other building and loan associations	10,000 00
Total	$3,327,121 65
Interest due and uncollected	$2,923 50

LIABILITIES.

Running stock and dividends	$16,198 93
Credits on mortgage loans	264,418 67
Paid-up stock and dividends	155,736 00
Deposits and accrued interest	2,338,641 82
Reserve fund	40,000 00
Undivided profit fund	52,313 41
Due borrowers on unfinished buildings	54,312 82
Deposits from other building and loan associations	395,500 00
Deposits from other financial institutions	10,000 00
Total	$3,327,121 65
Interest due and uncollected	$2,923 50

RECEIPTS.

Dues on running stock	$10,105 51
Paid-up stock	22,200 00
Deposits	2,048,604 43
Credits on mortgage loans	344,168 76
Loans on mortgage security repaid	835,423 61
Loans on stock, certificates or pass-book security	32,900 70
Loans on all other security repaid	53,898 12
Unfinished building account	1,313,552 93
Deposits from other building and loan associations	316,500 00
Deposits from other financial institutions	15,000 00
Insurance and taxes refunded by borrowers	2,118 13
Interest	177,678 69
Total	$5,172,150 88
Cash on hand at close of last fiscal year	83,448 71
Total	$5,255,599 59

DISBURSEMENTS.

Loans on mortgage security	$1,288,577 87
Loans on stock, certificates or pass-book security	51,790 70
Loans on all other security	92,731 61
Unfinished building account	1,453,043 12
Withdrawals of running stock and dividends	19,572 61
Withdrawals of paid-up stock	6,900 00
Withdrawals of deposits	1,541,992 19
Deposits in other building and loan associations	10,000 00
Deposits in other financial institutions—State of Ohio	20,000 00
Insurance and taxes paid for borrowers	2,486 35
Dividends on paid-up stock	8,413 10
Interest on deposits	13,767 00
Dividend on installment stock	157 64
Furniture and fixtures	851 78
Credits on mortgage loans	360,744 25
Salaries of officers and directors	10,550 42
Office help, rent and legal services	9,805 77
All other expenses	10,041 34
Deposits by other building and loan associations withdrawn	124,000 00
Deposits by other financial institutions withdrawn	7,500 00
Liberty loan bonds purchased	31,000 00
Total	$5,063,925 65
Cash on hand	191,673 94
Total	$5,255,599 59

PROFIT AND LOSS—EARNINGS.

Interest	$177,678 69
Total	$177,678 69

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$905 52
Dividends on mortgage loan credits	295 35
Dividends on paid-up stock	8,889 00
Reserve fund credit	15,000 00
Undivided profit credit	7,206 96
Interest on deposits	113,132 55
Salaries of officers and directors	10,550 42
Office help, rent and legal services	9,805 77
All other expenses	10,041 34
Furniture and fixtures	1,851 78
Total	$177,678 69

Number of shares of stock in force	15,410
Capital subscribed and in force	$1,541,035 00
Number of stockholders	980
Number of depositors	5,500
Rate per cent. interest charged	6½ and 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5 and 5½

Number of shares loaned upon	13,382
Par value of each share	$100 00
Number of borrowers	1,663
Plan of Association	Permanent

HOME SAVINGS AND LOAN COMPANY
OF YOUNGSTOWN, MAHONING COUNTY.

Incorporated, January 15, 1889. Authorized capital, $15,000,000.00.

President, P. M. Kennedy.
Address, Youngstown.
Treasurer, Thomas B. Jones.
Address, Youngstown.

Secretary, James M. McKay.
Address, Youngstown.
Attorney, James M. McKay.
Address, Youngstown.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$234,972 40
Loans on mortgage security	8,226,334 39
Loans on stock, certificates or pass-book security	301,178 82
Loans on all other security	135,178 25
Real estate	179,031 21
Real estate sold on contract	1,500 00
Real estate—office building	63,600 00
Due from borrowers for insurance and taxes	5,383 31
Bonds—U. S. Liberty Loan	74,400 00
Deposits in other building and loan associations	195,000 00
Deposits in other financial institutions	10,732 31
New office building account	27,500 00
Total	$9,454,810 69
Interest due and uncollected	$25,878 31

LIABILITIES.

Running stock and dividends	$8,867,525 77
Credits on mortgage loans	32,655 75
Paid-up stock and dividends	199,426 00
Reserve fund	281,500 00
Undivided profit fund	73,703 17
Total	$9,454,810 69
Interest due and uncollected	$25,878 31

RECEIPTS.

Dues on running stock	$6,540,886 95
Paid-up stock	28,550 00
Credits on mortgage loans	32,655 75
Loans on mortgage security repaid	2,456,629 89
Loans on stock, certificates or pass-book security	484,711 71
Loans on all other security repaid	14,302 77
Real estate sold	1,309 16
Real estate sold on contract	1,500 00
Insurance and taxes refunded by borrowers	9,035 52
Interest	496,440 55
Rents from company's real estate	8,107 18
Deposits in other building and loan associations withdrawn	317,000 00
Deposits in other financial institutions withdrawn	91,323 88
Rent deposit boxes	192 00
Sundries	34 31
Total	$10,482,679 67
Cash on hand at close of last fiscal year	316,994 32
Total	$10,799,673 99

DISBURSEMENTS.

Loans on mortgage security	$4,545,755 09
Loans on stock, certificates or pass-book security	622,421 63
Loans on all other security	115,371 88
Withdrawals of running stock and dividends	5,000,892 17
Withdrawals of paid-up stock	31,200 00
Deposits in other building and loan associations	55,000 00
Deposits in other financial institutions	1,129 86
Insurance and taxes paid for borrowers	9,039 84
Real estate (purchase price)	1,309 16
Real estate on contract	1,500 00
Dividends on paid-up stock	9,622 70
Repairs on company's real estate	883 64
Taxes	3,023 16
Salaries of officers and directors	20,580 00
Office help, rent and legal services	31,641 97
All other expenses	18,430 49
Bonds purchased—Liberty Loan	74,400 00
Paid on new office building account	22,500 00
Total	$10,564,701 59
Cash on hand	234,972 40
Total	$10,799,673 99

PROFIT AND LOSS—EARNINGS.

Interest	$496,440 55
Deposit box rent	192 00
Rents from company's real estate	8,107 18
Transferred from undivided profit fund	16,598 13
Sundries	34 31
Total	$521,372 17

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$399,649 00
Dividends on paid-up stock	10,663 91
Reserve fund credit	36,500 00
Salaries of officers and directors	20,580 00
Office help, rent and legal services	31,641 97
All other expenses	16,785 79
Taxes	3,023 16
Repairs on company's real estate	883 64
Furniture and fixtures	1,644 70
Total	$521,372 17

Number of shares of stock in force	90,613
Capital subscribed and in force	$9,061,250 00
Number of stockholders	22,140
Rate per cent. interest charged	6, 6½ and 7
Rate per cent. dividend declared to running and paid-up stock	5½

Par value of each share	$100 00
Number of borrowers	5,110
Plan of Association	Permanent

SLOVAN BUILDING AND LOAN COMPANY

OF YOUNGSTOWN, MAHONING COUNTY.

Incorporated, August 3, 1910. Authorized capital, $500,000.00.

President, Michael Wills.
Address, 355 E. Boardman St.
Treasurer, Joseph Yavarsky.
Address, 406 E. Myrtle Ave.

Secretary, Michael Fialla.
Address, 276 E. Federal St.
Attorney, John Wills.
Address, 13 Central Square.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$1,147 22
Loans on mortgage security	73,343 09
Loans on stock, certificates or pass-book security	90 00
Furniture and fixtures	212 79
Total	$74,793 10

LIABILITIES.

Running stock and dividends	$72,264 30
Paid-up stock and dividends	1,400 00
Reserve fund	800 76
Undivided profit fund	299 88
Cash over	28 16
Total	$74,793 10

RECEIPTS.

Dues on running stock	$52,531 82
Loans on mortgage security repaid	36,318 07
Borrowed money	1,000 00
Interest	5,359 36
Cash over	28 16
Total	$95,237 41
Cash on hand at close of last fiscal year	4,533 70
Total	$99,771 11

DISBURSEMENTS.

Loans on mortgage security	$34,211 00
Loans on stock, certificates or pass-book security	90 00
Withdrawals of running stock and dividends	61,671 53
Borrowed money	1,000 00
Office help, rent and legal services	1,320 00
All other expenses	331 36
Total	$98,623 89
Cash on hand	1,147 22
Total	$99,771 11

PROFIT AND LOSS—EARNINGS.

Interest	$5,359 36
Correction	55 00
Total	$5,414 36

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,274 97
Reserve fund credit	188 15
Undivided profit credit	299 88
Office help, rent and legal services	1,320 00
All other expenses	331 36
Total	$5,414 36

Number of shares of stock in force	618
Capital subscribed and in force	$61,800 00
Number of stockholders	268
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	1
Par value of each share	$100 00
Number of borrowers	127
Plan of Association	Permanent

SOUTH SIDE SAVINGS AND LOAN COMPANY

OF YOUNGSTOWN, MAHONING COUNTY.

Incorporated, April 20, 1917. **Authorized capital, $100,000.00.**

President, B. M. Campbell.
Address, 1507 Market St.
Treasurer, A. D. Reese.
Address, 1507 Market St.

Secretary, W. H. Barr.
Address, 1507 Market St.
Attorney, A. B. Calvin.
Address, Wick Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$405 86
Loans on mortgage security	111,504 92
Loans on stock, certificates or pass-book security	84,339 07
Furniture and fixtures	249 37
Bonds	12,810 00
Deposits in other financial institutions	35,638 12
Total	$244,947 34

LIABILITIES.

Paid-up stock and dividends	$32,500 00
Deposits and accrued interest	212,112 34
Reserve fund	335 00
Total	$244,947 34

RECEIPTS.

Paid-up stock	$32,500 00
Deposits	261,850 04
Credits on mortgage loans	14,547 53
Loans on stock, certificates or pass-book security	27,211 96
Borrowed money	500 00
Interest	4,991 77
Deposits in other financial institutions withdrawn	276,543 73
Reserve fund	335 00
Total	$618,480 03

DISBURSEMENTS.

Loans on mortgage security	$126,052 45
Loans on stock, certificates or pass-book security	111,551 03
Withdrawals of deposits	49,737 70
Borrowed money	500 00
Deposits in other financial institutions	312,181 85
Interest on deposits	3,184 12
Interest on borrowed money	12 08
Office help, rent and legal services	480 90
All other expenses	979 67
Bonds purchased	12,810 00
Furniture and fixtures	249 37
Reserve fund	335 00
Total	$618,074 17
Cash on hand	405 86
Total	$618,480 03

PROFIT AND LOSS—EARNINGS.

Interest	$4,991 77
Total	$4,991 77

PROFIT AND LOSS—DISTRIBUTION.

Reserve fund credit	$335 00
Interest on deposits	3,184 12
Interest on borrowed money	12 08
Office help, rent and legal services	480 90
All other expenses	979 67
Total	$4,991 77

Number of shares of stock in force	650
Capital subscribed and in force	$32,500 00
Number of stockholders	141
Number of depositors	600
Rate per cent. interest charged	6 to 7
Rate per cent. interest paid on deposits	5

Par value of each share	$500 00
Number of borrowers	74
Plan of Association	Permanent

YOUNGSTOWN CITIZENS SAVINGS COMPANY

OF YOUNGSTOWN, MAHONING COUNTY.

Incorporated, November 14, 1916. Authorized capital, $750,000.00.

President, George S. Bishop.
Address, Poland.
Secretary, H. C. Hoffman.
Address, Youngstown.

Attorney, H. C. Hoffman.
Address, Youngstown.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,615 10
Loans on mortgage security	78,129 71
Loans on stock, certificates or pass-book security	236 61
Furniture and fixtures	1,300 00
Bonds	526 97
Total	$85,808 39
Interest due and uncollected	$63 66

LIABILITIES.

Running stock and dividends	$27,841 27
Paid-up stock and dividends	4,700 00
Deposits and accrued interest	51,964 79
Reserve fund	800 00
Undivided profit fund	222 07
Due borrowers on unfinished buildings	180 07
Cash over	100 19
Total	$85,808 39
Interest due and uncollected	$63 66

RECEIPTS.

Dues on running stock	$31,884 77
Paid-up stock	4,700 00
Deposits	91,315 59
Loans on mortgage security repaid	4,619 56
Loans on all other security repaid	313 39
Unfinished building account	180 07
Borrowed money	10,000 00
Interest	3,257 16
Pass-books and initiation fees (membership)	9,268 50
Appraisal fees	77 50
Refund in rent	240 00
Cash over	100 19
Total	$155,956 73

DISBURSEMENTS.

Loans on mortgage security	$82,749 27
Loans on all other security	550 00
Withdrawals of running stock and dividends	4,043 50
Withdrawals of deposits	39,350 80
Borrowed money	10,000 00
Interest on deposits	1,111 03
Interest on borrowed money	137 50
Salaries of officers and directors	1,062 50
Office help, rent and legal services	1,732 04
All other expenses	7,666 09
Bonds purchased	526 97
Furniture and fixtures	1,411 93
Total	$150,341 63
Cash on hand	5,615 10
Total	$155,956 73

PROFIT AND LOSS—EARNINGS.

Interest	$3,257 16
Membership fees	9,268 50
Appraisal fees	77 50
Refund in rent	240 00
Total	$12,843 16

PROFIT AND LOSS—DISTRIBUTION.

Reserve fund credit	$800 00
Undivided profit credit	222 07
Interest on deposits	1,111 03
Interest on borrowed money	137 50
Salaries of officers and directors	1,062 50
Office help, rent and legal services	1,732 04
All other expenses	7,666 09
Furniture and fixtures	111 93
Total	$12,843 16

Number of shares of stock in force	5,085
Capital subscribed and in force	$508,500 00
Number of stockholders	275
Number of depositors	318
Rate per cent. interest charged	6½ and 7
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	55
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN COMPANY

OF MARION, MARION COUNTY.

Incorporated, January 2, 1902. Authorized capital, $1,000,000.00.

President, John A. Schroeter.
Address, Marion.

Secretary, O. G. Briggs.
Address, Marion.
Attorney, J. W. Jacoby.
Address, Marion.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$129,566 04
Loans on mortgage security	1,157,762 25
Loans on stock, certificates or pass-book security	11,920 00
Loans on all other security	5,225 00
Furniture and fixtures	5,600 00
Due from borrowers for insurance and taxes	71 85
Bonds	42,135 00
Total	$1,352,280 14
Interest due and uncollected	$1,670 52

LIABILITIES.

Running stock and dividends	$553,726 90
Paid-up stock and dividends	6,645 60
Deposits and accrued interest	619,458 05
Reserve fund	17,517 69
Undivided profit fund	7,125 65
Borrowed money and accrued interest	40,000 00
Due borrowers on unfinished buildings	17,806 25
Deposits from other financial institutions	90,000 00
Total	$1,352,280 14
Interest due and uncollected	$1,670 52

RECEIPTS.

Dues on running stock	$134,701 04
Paid-up stock	4,900 00
Deposits	518,230 87
Loans on mortgage security repaid	295,293 68
Loans on stock, certificates or pass-book security	35,094 43
Borrowed money	95,000 00
Deposits from other financial institutions	90,000 00
Insurance and taxes refunded by borrowers	883 07
Interest	69,437 97
Pass-books and interest on bonds	1,575 63
Rents from company's real estate	660 00
Deposits in other building and loan associations withdrawn	20,000 00
Sale of bonds	12,435 46
Total	$1,278,212 15
Cash on hand at close of last fiscal year	64,623 41
Total	$1,342,835 56

DISBURSEMENTS.

Loans on mortgage security	$402,086 41
Loans on stock, certificates or pass-book security	37,419 20
Loans on all other security	5,225 00
Withdrawals of running stock and dividends	220,733 26
Withdrawals of paid-up stock	5,800 00
Withdrawals of deposits	306,637 29
Borrowed money	55,000 00
Deposits in other financial institutions	20,000 00
Insurance and taxes paid for borrowers	826 19
Dividends on paid-up stock	444 08
Interest on deposits	8,903 97
Salaries of officers and directors	4,703 50
Office help, rent and legal services	1,440 00
All other expenses	4,645 16
Deposits by other financial institutions withdrawn	105,000 00
Bonds purchased	34,405 46
Total	$1,213,269 52
Cash on hand	129,566 04
Total	$1,342,835 56

PROFIT AND LOSS—EARNINGS.

Interest	$69,437 97
Pass-books and interest on bonds	1,575 63
Rents from company's real estate	660 00
Total	$71,673 60

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$26,198 47
Dividends on paid-up stock	355 83
Reserve fund credit	2,200 00
Undivided profit credit	1,034 44
Interest on deposits	30,420 94
Salaries of officers and directors	4,703 50
Office help, rent and legal services	1,440 00
All other expenses	4,645 16
Furniture and fixtures	675 26
Total	$71,673 60

Number of shares of stock in force	8,490
Capital subscribed and in force	$848,950 00
Number of stockholders	1,960
Number of depositors	2,250
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	313
Par value of each share	$100 00
Number of borrowers	891
Plan of Association	Permanent

HOME BUILDING, SAVINGS AND LOAN COMPANY

OF MARION, MARION COUNTY.

Incorporated, August, 1898. Authorized capital, $2,000,000.00.

President, H. Ackerman.
Address, Marion.
Treasurer, W. H. Schaffner.
Address, Marion.

Secretary, M. Waddell.
Address, Marion.
Attorneys, Copeland & Thompson.
Address, Marion.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$113,371 86
Loans on mortgage security	1,461,989 27
Loans on stock, certificates or passbook security	32,011 98
Loans on all other security	75,885 23
Real estate sold on contract	622 00
Due from borrowers for insurance and taxes	562 84
Bonds	27,400 00
Deposits in other building and loan associations	32,500 00
Deposits in other financial institutions	50,000 00
Total	$1,794,343 18
Interest due and uncollected	$3,181 03

LIABILITIES.

Running stock and dividends	$1,698,654 34
Credits on real estate sold on contract	218 09
Paid-up stock and dividends	100 00
Reserve fund	45,000 00
Undivided profit fund	10,031 29
Due borrowers on unfinished buildings	27,839 46
Deposits from other financial institutions	12,500 00
Total	$1,794,343 18
Interest due and uncollected	$3,181 03

RECEIPTS.

Dues on running stock	$726,560 06
Loans on mortgage security repaid	307,068 81
Loans on stock, certificates or passbook security	51,356 78
Loans on all other security repaid	89,969 77
Real estate sold on contract	21 14
Insurance and taxes refunded by borrowers	43 45
Interest	88,346 78
Pass-books and initiation fees	132 00
Deposits in other building and loan associations withdrawn	37,500 00
Sale of bonds	6,100 00
Expense making loans	2,156 13
Total	$1,309,254 92
Cash on hand at close of last fiscal year	143,782 89
Total	$1,453,037 81

DISBURSEMENTS.

Loans on mortgage security	$500,586 33
Loans on stock, certificates or passbook security	57,607 56
Loans on all other security	56,625 00
Withdrawals of running stock and dividends	585,479 46
Withdrawals of paid-up stock	12,800 00
Deposits in other building and loan associations	70,000 00
Deposits in other financial institutions	25,000 00
Insurance and taxes paid for borrowers	546 64
Dividends on paid-up stock	518 88
Interest on deposits	625 00
Interest on borrowed money	93 99
Salaries of officers and directors	6,010 00
Office help, rent and legal services	1,718 00
All other expenses	1,957 24
Bonds purchased—Liberty	18,000 00
Expense making loans	2,097 85
Total	$1,339,665 95
Cash on hand	113,371 86
Total	$1,453,037 81

PROFIT AND LOSS—EARNINGS.

Interest	$88,346 78
Pass-books and initiation fees	132 00
Expense making loans	2,156 13
Total	$90,634 91

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$73,595 04
Dividends on paid-up stock	180 25
Reserve fund credit	4,000 00
Undivided profit credit	357 54
Interest on deposits	625 00
Interest on borrowed money	93 99
Salaries of officers and directors	6,010 00
Office help, rent and legal services	1,718 00
All other expenses	1,957 24
Expense making loans	2,097 85
Total	$90,634 91

Number of shares of stock in force	16,100
Capital subscribed and in force	$1,610,000 00
Number of stockholders	3,544
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	3,331
Par value of each share	$100 00
Number of borrowers	855
Plan of Association	Permanent

MARION BUILDING, SAVINGS AND LOAN COMPANY
OF MARION, MARION COUNTY.

Incorporated, March 9, 1888.
President, J. E. Waddell.
Address, Marion.

Authorized capital, $5,000,000.00
Secretary, Edward Durfee.
Address, Marion.
Attorney, L. B. McNeal.
Address, Marion.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 1, 1918.

ASSETS.

Cash on hand	$188,711 28
Loans on mortgage security	1,475,211 14
Loans on stock, certificates or pass-book security	21,784 00
Furniture and fixtures	1,600 00
Real estate	6,783 07
Due from borrowers for insurance and taxes	486 87
Bonds	48,000 00
War Savings Stamps	706 00
Total	$1,743,282 36
Interest due and uncollected	$1,754 01

LIABILITIES

Running stock and dividends	$1,645,380 81
Credits on mortgage loans	2,852 65
Paid-up stock and dividends	56,216 40
Reserve fund	33,858 67
Undivided profit fund	4,973 83
Total	$1,743,282 36
Interest due and uncollected	$1,754 01

RECEIPTS.

Dues on running stock	$719,463 73
Paid-up stock	5,000 00
Credits on mortgage loans	1,099 70
Loans on mortgage security repaid	329,847 60
Loans on stock, certificates or pass-book security	24,459 07
Loans on all other security repaid	114,675 00
Borrowed money	30,200 00
Deposits from other building and loan associations	20,000 00
Real estate sold	1,000 00
Insurance and taxes refunded by borrowers	415 86
Interest	91,905 56
Pass-books and initiation fees	183 50
Rents from company's real estate	167 91
Deposits in other building and loan associations withdrawn	20,000 00
Deposits in other financial institutions withdrawn	98,000 00
Sale of bonds	7,000 00
War Savings Stamps sold	1,500 00
Total	$1,464,917 93
Cash on hand at close of last fiscal year	144,400 84
Total	$1,609,318 77

DISBURSEMENTS.

Loans on mortgage security	$502,423 10
Loans on stock, certificates or pass-book security	33,603 07
Loans on all other security	86,950 00
Loans repaid from credits on loans	2,400 00
Withdrawals of running stock and dividends	566,103 41
Withdrawals of paid-up stock	9,300 00
Borrowed money	30,200 00
Deposits in other building and loan associations	20,000 00
Insurance and taxes paid for borrowers	756 47
Real estate (purchase price)	6,312 78
Insurance on company's real estate	22 30
Dividends on paid-up stock	2,900 36
Dividends credited	73,803 98
Interest on borrowed money	180 34
Repairs on company's real estate	161 80
Taxes on company's real estate	132 02
Salaries of officers and directors	4,472 50
Office help, rent and legal services	1,534 55
All other expenses	2,144 81
Deposits by other building and loan associations withdrawn	20,000 00
Bonds purchased	55,000 00
War Savings Stamps	2,206 00
Total	$1,420,607 49
Cash on hand	188,711 28
Total	$1,609,318 77

PROFIT AND LOSS—Earnings

Interest	$91,905 56
Pass-books and initiation fees	183 50
Rent from company's real estate	167 91
Profit on real estate sold	30 00
Total	$92,286 97
Number of shares of stock in force	41,824
Capital subscribed and in force	$4,182,400 00
Number of stockholders	3,566
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5.20

PROFIT AND LOSS—Distribution.

Dividends on running stock	$73,667 59
Dividends on mortgage loan credits	136 39
Dividends on paid up stock	2,855 40
Reserve fund credit	4,171 93
Undivided profit credit	2,607 34
Interest on borrowed money	180 34
Salaries of officers and directors	4,472 50
Office help, rent and legal services	1,534 55
All other expenses	2,144 81
Taxes on company's real estate	132 02
Repairs on company's real estate	161 80
Furniture and fixtures charged off	200 00
Insurance on company's real estate	22 30
Total	$92,286 97
Number of shares loaned upon	17,890
Par value of each share	$100 00
Number of borrowers	939
Plan of association	Permanent

PEOPLE'S BUILDING, SAVINGS AND LOAN COMPANY

OF MARION, MARION COUNTY.

Incorporated, July 14, 1915.

Authorized capital, $1,000,000.00.

President, A. C. Edmondson.
Address, Marion.

Secretary, W. W. Klinefelter.
Address, Marion.
Attorney, Hoke Donithen.
Address, Marion.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$11,987 86
Loans on mortgage security	241,028 34
Loans on stock, certificates or pass-book security	750 00
Furniture and fixtures	80 00
Total	$253,846 20
Interest due and uncollected	$287 57

LIABILITIES.

Running stock and dividends	$247,463 44
Reserve fund	876 73
Undivided profit fund	938 41
Due borrowers on unfinished buildings	4,567 62
Total	$253,846 20
Interest due and uncollected	$287 57

RECEIPTS.

Dues on running stock	$164,707 42
Deposits	1,200 00
Credits on mortgage loans	10,920 46
Loans on mortgage security repaid	22,281 03
Loans on stock, certificates or pass-book security	2,200 00
Borrowed money	13,000 00
Insurance and taxes refunded by borrowers	10 04
Interest	13,067 85
Pass-books and initiation fees	42 25
Total	$227,429 05
Cash on hand at close of last fiscal year	13,002 20
Total	$240,431 25

DISBURSEMENTS.

Loans on mortgage security	$150,925 71
Loans on stock, certificates or pass-book security	2,950 00
Withdrawals of running stock and dividends	59,101 89
Withdrawals of deposits	1,300 00
Borrowed money	13,000 00
Insurance and taxes paid for borrowers	10 04
Interest on deposits	19 72
Interest on borrowed money	286 11
Salaries of officers and directors	440 00
All other expenses	329 92
Furniture and fixtures	80 00
Total	$228,443 39
Cash on hand	11,987 86
Total	$240,431 25

PROFIT AND LOSS—EARNINGS.

Interest	$13,067 85
Pass-book and initiation fees	42 25
Total	$13,110 10

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$10,751 08
Reserve fund credit	616 96
Undivided profit credit	668 81
Interest on deposits	17 22
Interest on borrowed money	286 11
Salaries of officers and directors	440 00
All other expenses	329 92
Total	$13,110 10

Number of shares of stock in force	6,731
Capital subscribed and in force	$673,100 00
Number of stockholders	473
Rate per cent. interest charged	6, 6½ and 7
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	1,725
Par value of each share	$100 00
Number of borrowers	162
Plan of Association	Permanent

MERCER COUNTY BUILDING AND LOAN ASSOCIATION COMPANY

OF CELINA, MERCER COUNTY.

Incorporated, March 28, 1888.

Authorized capital, $1,000,000.00.

President, R. H. Chapman.
Address, Celina.
Treasurer, Fred Laudahn.
Address, Celina.

Secretary, W. J. Maehlman.
Address, Celina.
Attorney, John M. Schlosser.
Address, Celina.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,435 41
Loans on mortgage security	111,456 0
Loans on stock, certificates or pass-book security	540
Real estate	15,343 41
Real estate sold on contract	650 00
Due from borrowers for insurance and taxes	92 00
Bonds—Liberty	900 00
Total	$134,417 32
Interest due and uncollected	$406 20

LIABILITIES.

Running stock and dividends	$88,671 59
Credits on mortgage loans	38,633 39
Credits on real estate sold on contract	263 63
Reserve fund	6,806 64
Undivided profit fund	55
Surplus	41 52
Total	$134,417 32
Interest due and uncollected	$406 20

RECEIPTS.

Dues on running stock	$33,021 40
Credits on mortgage loans	16,002 88
Loans on stock, certificates or pass-book security	915 00
Borrowed money	8,000 00
Real estate sold on contract	225 61
Insurance and taxes refunded by borrowers	100 07
Interest	4,816 59
Rents from company's real estate	218 01
Attorney fee	2 00
Tax and insurance overpaid	50
Cash over	1 13
Total	$63,303 19
Cash on hand at close of last fiscal year	3,320 46
Total	$66,623 65

DISBURSEMENTS.

Loans on mortgage security	$7,850 00
Loans on stock, certificates or pass-book security	700 00
Withdrawals of running stock and dividends	42,420 49
Withdrawals of mortgage credits	3 00
Borrowed money	8,000 00
Insurance and taxes paid for borrowers	157 48
Interest on borrowed money	74 50
Repairs on company's real estate	21 26
Taxes	117 57
Salaries of officers and directors	717 50
Office help, rent and legal services	129 20
All other expenses	97 24
Bonds purchased—Liberty	900 00
Total	$61,188 24
Cash on hand	5,435 41
Total	$66,623 65

PROFIT AND LOSS—Earnings.

Interest	$4,816 59
Rents from company's real estate	218 01
Transferred from undivided profit fund	128 57
Attorney fee	2 00
Tax repaid	50
Total	$5,165 67

PROFIT AND LOSS—Distribution.

Dividends on running stock	$3,805 00
Reserve fund credit	200 90
Undivided profit credit	2 50
Interest on borrowed money	74 50
Salaries of officers and directors	717 50
Office help, rent and legal services	129 20
All other expenses	97 24
Taxes	117 57
Repairs on company's real estate	21 26
Total	$5,165 67

Number of shares of stock in force	3,835
Capital subscribed and in force	$767,000 00
Number of stockholders	502
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4.40

Number of shares loaned upon	558
Par value of each share	$200 00
Number of borrowers	134
Plan of Association	Permanent

HOME BUILDING AND LOAN COMPANY

OF COLDWATER, MERCER COUNTY.

Incorporated, April, 1888.

Authorized capital, $200,000.00.

President, J. D. Bettinger.
Address, Coldwater.
Treasurer, Joseph Willhoff.
Address, Coldwater.

Secretary, John H. Boeke.
Address, Coldwater.
Attorney, P. F. Weamer.
Address, Coldwater.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,171 21
Loans on mortgage security	21,875 00
Total	$23,046 21

LIABILITIES.

Running stock and dividends	$18,355 94
Credits on mortgage loans	3,960 00
Reserve fund	684 67
Undivided profit fund	45 60
Total	$23,046 21

RECEIPTS.

Dues on running stock	$10,522 33
Credits on mortgage loans	2,120 88
Borrowed money	3,100 00
Interest	1,423 14
Fines	14 30
Pass-books and initiation fees	6 75
Total	$17,187 40
Cash on hand at close of last fiscal year	754 49
Total	$17,941 89

DISBURSEMENTS.

Loans on mortgage security	$3,100 00
Withdrawals of running stock and dividends	10,379 79
Borrowed money	3,100 00
Interest on borrowed money	34 29
Salaries of officers and directors	115 00
All other expenses	41 60
Total	$16,770 68
Cash on hand	1,171 21
Total	$17,941 89

PROFIT AND LOSS—EARNINGS.

Interest	$1,423 14
Fines	14 30
Pass-books and initiation fees	6 75
Total	$1,444 19

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$693 33
Dividends on mortgage loan credits	431 72
Reserve fund credit	62 65
Undivided profit credit	45 60
Interest on borrowed money	34 29
Salaries of officers and directors	115 00
All other expenses	41 60
Furniture and fixtures, safe charged off	20 00
Total	$1,444 19

Number of shares of stock in force	615
Capital subscribed and in force	$123,000 00
Number of stockholders	124
Rate per cent. interest charged	6 24
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	114
Par value of each share	$200 00
Number of borrowers	25
Plan of Association	Permanent

FORT RECOVERY BUILDING AND LOAN COMPANY

OF FORT RECOVERY, MERCER COUNTY.

Incorporated, July 18, 1889.

Authorized capital, $500,000.00.

President, E. F. Hastings.
Address, Fort Recovery.
Treasurer, G. A. Reuter.
Address, Fort Recovery.

Secretary, W. H. Anthony.
Address, Fort Recovery.
Attorney, John M. Schlosser.
Address, Celina.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$1,158 71
Loans on mortgage security	74,115 92
Furniture and fixtures	40 00
Real estate sold on contract	719 81
Total	$76,034 44
Interest due and uncollected	$1 50

LIABILITIES.

Running stock and dividends	$24,464 37
Paid-up stock and dividends	45,393 16
Reserve fund	2,956 92
Undivided profit fund	219 99
Borrowed money and accrued interest	3,000 00
Total	$76,034 44
Interest due and uncollected	$1 50

RECEIPTS.

Dues on running stock	$6,987 05
Paid-up stock	3,500 00
Loans on mortgage security repaid	15,354 37
Borrowed money	7,500 00
Real estate sold on contract	96 89
Interest	4,741 03
Pass-books and initiation fees	6 25
Total	$38,185 59
Cash on hand at close of last fiscal year	4,378 67
Total	$42,564 26

DISBURSEMENTS.

Loans on mortgage security	$19,818 24
Withdrawals of running stock and dividends	9,372 90
Withdrawals of paid-up stock	4,000 00
Borrowed money	5,200 00
Real estate on contract	15 00
Dividends on paid-up stock	2,511 19
Interest on borrowed money	124 69
Salaries of officers and directors	250 00
Office help, rent and legal services	48 00
All other expenses	65 53
Total	$41,405 55
Cash on hand	1,158 71
Total	$42,564 26

PROFIT AND LOSS—EARNINGS.

Interest	$4,741 03
Pass-books and initiation fees	6 25
Transferred from undivided profit fund	221 01
Total	$4,968 29

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,320 28
Dividends on paid-up stock	2,601 69
Reserve fund credit	228 53
Undivided profit credit	319 57
Interest on borrowed money	124 69
Salaries of officers and directors	250 00
Office help, rent and legal services	48 00
All other expenses	65 53
Furniture and fixtures	10 00
Total	$4,968 29

Number of shares of stock in force	2,311
Capital subscribed and in force	$231,100 00
Number of stockholders	236
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	977
Par value of each share	$100 00
Number of borrowers	96
Plan of Association	Permanent

ROCKFORD BUILDING AND LOAN ASSOCIATION COMPANY

OF ROCKFORD, MERCER COUNTY.

Incorporated, August 13, 1893. Authorized capital, $200,000.00.

President, George H. O'Neil.
Address, Rockford.
Treasurer, C. C. Pixler.
Address, Rockford.

Secretary, John F. Penn.
Address, Rockford.
Attorney, E. E. Jackson.
Address, Rockford.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,233 68
Loans on mortgage security	33,000 00
Loans on stock, certificates or pass-book security	674 00
Total	$34,907 68
Interest due and uncollected	$322 18

RECEIPTS.

Dues on running stock	$7,583 73
Paid-up stock	100 00
Credits on mortgage loans	322 22
Loans on mortgage security repaid	3,700 00
Loans on stock, certificates or pass-book security	365 00
Insurance and taxes refunded by borrowers	132 03
Interest	1,742 03
Premium	47 00
Pass-books and initiation fees	24 00
Total	$14,016 01
Cash on hand at close of last fiscal year	849 75
Total	$14,865 76

PROFIT AND LOSS—EARNINGS.

Interest	$1,742 03
Premium	47 00
Pass-books and initiation fees	24 00
Total	$1,813 03

Number of shares of stock in force	1,169
Capital subscribed and in force	$116,900 00
Number of stockholders	194
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4.9

LIABILITIES.

Running stock and dividends	$17,398 74
Credits on mortgage loans	6,752 85
Paid-up stock and dividends	9,069 10
Reserve fund	1,646 45
Undivided profit fund	40 54
Total	$34,907 68
Interest due and uncollected	$322 18

DISBURSEMENTS.

Loans on mortgage security	$5,500 00
Loans on stock, certificates or pass-book security	472 25
Withdrawals of running stock and dividends	7,010 54
Insurance and taxes paid for borrowers	27 03
Dividends on paid-up stock	482 24
Taxes	34 95
Salaries of officers and directors	75 00
All other expenses	30 07
Total	$13,632 08
Cash on hand	1,233 68
Total	$14,865 76

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$835 40
Dividends on mortgage loan credits	317 01
Dividends on paid-up stock	433 10
Reserve fund credit	50 80
Undivided profit credit	36 70
Salaries of officers and directors	75 00
All other expenses	30 07
Taxes	34 95
Total	$1,813 03

Number of shares loaned upon	337
Par value of each share	$100 00
Number of borrowers	51
Plan of Association	Permanent

ST. HENRY BUILDING AND LOAN ASSOCIATION

OF ST. HENRY, MERCER COUNTY.

Incorporated, April 25, 1894.

Authorized capital, $500,000.00.

President, J. H. Hartings.
Address, St. Henry.

Secretary, Wm. H. Romer.
Address, St. Henry.
Attorney, John G. Romer.
Address, Celina.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 30, 1918.

ASSETS.

Cash on hand	$5,558 90
Loans on mortgage security	40,500 00
Bonds—Liberty	2,000 00
Total	$48,058 90
Interest due and uncollected	$2 88

LIABILITIES.

Running stock and dividends	$35,061 87
Credits on mortgage loans	11,447 05
Reserve fund	1,501 61
Undivided profit fund	48 37
Total	$48,058 90
Interest due and uncollected	$2 88

RECEIPTS.

Dues on running stock	$10,276 50
Credits on mortgage loans	2,822 25
Loans on mortgage security repaid	7,700 00
Interest	2,590 48
Premium	136 66
Fines	41 50
Pass-books and initiation fees	41 50
Total	$23,608 89
Cash on hand at close of last fiscal year	2,460 89
Total	$26,069 78

DISBURSEMENTS.

Loans on mortgage security	$5,300 00
Withdrawals of running stock and dividends	9,902 35
Withdrawals of paid-up mortgage loans	2,903 18
Salaries of officers and directors	310 25
All other expenses	92 80
Bonds purchased	2,000 00
Transferred to fines from R. S.	2 30
Total	$20,510 88
Cash on hand	5,558 90
Total	$26,069 78

PROFIT AND LOSS—EARNINGS.

Interest	$2,590 48
Premium	136 66
Fines	41 50
Pass-books and initiation fees	41 50
Transferred from undivided profit fund	20 25
Extra fine	1 00
Total	$2,831 39

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,694 10
Dividends on mortgage loan credits	574 90
Reserve fund credit	121 43
Undivided profit credit	37 91
Salaries of officers and directors	310 25
All other expenses	92 80
Total	$2,831 39

Number of shares of stock in force	986
Capital subscribed and in force	$197,200 00
Number of stockholders	172
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	205
Par value of each share	$200 00
Number of borrowers	42
Rate per cent. premium charged	½
Plan of Association	Permanent

BRADFORD BUILDING AND LOAN ASSOCIATION

OF BRADFORD, MIAMI COUNTY.

Incorporated, March 1, 1907. Authorized capital, $250,000.00.

President, R. R. DuBois.
Address, Bradford.
Treasurer, A. R. Patty.
Address, Bradford.

Secretary, Evelyn M. Gillespie.
Address, Bradford.
Attorney, Nate Iddings.
Address, Bradford.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$4,684 89
Loans on mortgage security	117,700 47
Furniture and fixtures	196 64
Real estate—office building	436 15
Due from borrowers for insurance and taxes	21 35
Total	$123,039 50
Interest due and uncollected	$119 48

LIABILITIES.

Running stock and dividends	$26,690 78
Paid-up stock and dividends	14,550 00
Deposits and accrued interest	69,758 58
Reserve fund	973 82
Undivided profit fund	566 32
Borrowed money and accrued interest	9,500 00
Deposits from other financial institutions	1,000 00
Total	$123,039 50
Interest due and uncollected	$119 48

RECEIPTS.

Dues on running stock	$9,236 90
Paid-up stock	3,650 00
Deposits	46,494 44
Credits on mortgage loans	10,019 17
Loans on mortgage security repaid	22,526 47
Loans on stock, certificates or pass-book security	200 00
Borrowed money	13,500 00
Insurance and taxes refunded by borrowers	174 72
Interest	6,620 28
Pass-books and initiation fees	14 00
Other receipts—old building	5 00
Total	$112,440 98
Cash on hand at close of last fiscal year	4,933 42
Total	$117,374 40

DISBURSEMENTS.

Loans on mortgage security	$53,538 76
Loans on stock, certificates or pass-book security	200 00
Withdrawals of running stock and dividends	8,466 54
Withdrawals of paid-up stock	800 00
Withdrawals of deposits	34,681 01
Borrowed money	7,000 00
Insurance and taxes paid for borrowers	177 44
Real estate—office building	472 30
Dividends on paid-up stock	758 70
Interest on deposits	3,488 96
Interest on borrowed money	53 40
Salaries of officers and directors	679 40
All other expenses	273 03
Deposits by other building and loan associations withdrawn	2,000 00
Adding machine	100 00
Total	$112,689 51
Cash on hand	4,684 89
Total	$117,374 40

PROFIT AND LOSS—EARNINGS.

Interest	$6,620 28
Pass-books and initiation fees	14 00
Transferred from undivided profit fund	92 80
Sale of old building	5 00
Total	$6,732 08

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,257 53
Dividends on paid-up stock	758 70
Reserve fund credit	107 22
Undivided profit credit	28 53
Interest on deposits	3,488 96
Interest on borrowed money	53 40
Salaries of officers and directors	679 40
All other expenses	273 03
Office building	36 15
Furniture and fixtures	49 16
Total	$6,732 08

Number of shares of stock in force	2,102
Capital subscribed and in force	$210,200 00
Number of stockholders	316
Number of depositors	149
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	1,432
Par value of each share	$100 00
Number of borrowers	120
Plan of Association	Permanent

COVINGTON BUILDING AND LOAN ASSOCIATION
OF COVINGTON, MIAMI COUNTY.

Incorporated, March 23, 1886. Authorized capital, $1,500,000.00.

President, Charles Boyer.
Address, Covington.
Treasurer, Dr. Jacob Kendell.
Address, Covington.

Secretary, J. L. Reck.
Address, Covington.
Attorney, J. H. Marlin.
Address, Covington.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$31,900 88
Loans on mortgage security	613,684 68
Loans on stock, certificates or pass-book security	17,572 35
Furniture and fixtures	1,668 22
Real estate	1,953 32
Real estate sold on contract	915 49
Real estate—office building	4,001 79
Due from borrowers for insurance and taxes	626 92
Bonds	1,800 00
Total	$674,123 65
Interest due and uncollected	$1,376 14

LIABILITIES.

Running stock and dividends	$617,903 32
Paid-up stock and dividends	18,905 30
Deposits and accrued interest	249 78
Reserve fund	25,000 00
Undivided profit fund	7,065 25
Deposits from other financial institutions	5,000 00
Total	$674,123 65
Interest due and uncollected	$1,376 14

RECEIPTS.

Dues on running stock	$170,202 67
Paid-up stock	1,400 00
Deposits	21,077 10
Loans on mortgage security repaid	152,347 12
Loans on stock, certificates or pass-book security	8,614 50
Unfinished building account	3,000 00
Deposits from other financial institutions	5,000 00
Real estate sold on contract	34 38
Insurance and taxes refunded by borrowers	779 12
Interest	36,754 27
Rents from company's real estate	20 80
Deposits in other financial institutions withdrawn	36,000 00
Furniture sold	85 00
Dividend	117 14
Total	$435,432 10
Cash on hand at close of last fiscal year	25,000 76
Total	$460,432 86

DISBURSEMENTS.

Loans on mortgage security	$205,626 57
Loans on stock, certificates or pass-book security	24,136 85
Unfinished building account	3,000 00
Withdrawals of running stock and dividends	120,907 09
Withdrawals of deposits	33,303 65
Deposits in other financial institutions	33,000 00
Insurance and taxes paid for borrowers	918 39
Real estate (purchase price)	1,075 00
Dividends on paid-up stock	874 50
Interest on deposits	133 62
Taxes	13 94
Salaries of officers and directors	1,300 00
Office help, rent and legal services	654 40
All other expenses	736 48
Bonds purchased	1,800 00
Office building, furniture and fixtures	1,051 49
Total	$428,531 98
Cash on hand	31,900 88
Total	$460,432 86

PROFIT AND LOSS—EARNINGS.

Interest	$36,754 27
Furniture sold	85 00
Dividends	117 14
Rent from company's real estate	20 80
Total	$36,977 21

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$29,847 90
Dividends on mortgage loan credits	565 55
Dividends on paid-up stock	967 30
Reserve fund credit	2,500 00
Undivided profit credit	253 24
Interest on deposits	138 40
Salaries of officers and directors	1,300 00
Office help, rent and legal services	654 40
All other expenses	736 48
Taxes	13 94
Total	$36,977 21

Number of shares of stock in force	7,610
Capital subscribed and in force	$1,522,000 00
Number of stockholders	1,957
Number of depositors	3
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	3,808
Par value of each share	$200 00
Number of borrowers	566
Plan of Association	Permanent

BORDER CITY BUILDING AND LOAN ASSOCIATION

OF PIQUA, MIAMI COUNTY.

Incorporated, April 12, 1871. Authorized capital, $2,000,000.00.

President, Henry Flesh.
Address, Piqua.
Treasurer, Frank P. Irvin.
Address, Piqua.

Secretary, Seth McColloch.
Address, Piqua.
Attorney, M. H. Jones.
Address, Piqua.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$21,283 33
Loans on mortgage security	460,459 69
Loans on stock, certificates or pass-book security	2,593 00
Furniture and fixtures	269 97
Real estate sold on contract	1,850 00
Due from borrowers for insurance and taxes	525 89
Bonds	15,397 73
Due from borrowers for water rent	27 00
Total	$502,406 61
Interest due and uncollected	$1,963 17

LIABILITIES.

Running stock and dividends	$474,523 36
Credits on real estate sold on contract	434 41
Reserve fund	21,687 23
Undivided profit fund	3,007 89
Contingent profit on real estate sold on contract	281 72
Credits on Liberty Bonds	2,472 00
Total	$502,406 61
Interest due and uncollected	$1,963 17

RECEIPTS.

Dues on running stock	$134,980 91
Credits on mortgage loans	81,958 07
Loans on stock, certificates or pass-book security	11,050 00
Borrowed money	15,000 00
Real estate sold on contract	32 26
Insurance and taxes refunded by borrowers	758 56
Interest	26,954 84
Dividends to borrowers	109 00
Sale of bonds—Liberty	7,546 16
Depositors	21,012 55
Total	$299,402 35
Cash on hand at close of last fiscal year	26,467 87
Total	$325,870 22

DISBURSEMENTS.

Loans on mortgage security	$140,637 00
Loans on stock, certificates or pass-book security	10,238 00
Withdrawals of running stock and dividends	103,037 02
Borrowed money	15,000 00
Furniture and fixtures	75 00
Insurance and taxes paid for borrowers	812 77
Water rent for borrowers	9 00
Dividends to borrowers	109 00
Interest accrued	94 57
Interest on borrowed money	189 16
Taxes	3 55
Salaries of officers and directors	2,264 00
Office help, rent and legal services	360 00
All other expenses	745 27
Bonds purchased—Liberty	10,000 00
Depositors	21,012 55
Total	$304,586 89
Cash on hand	21,283 33
Total	$325,870 22

PROFIT AND LOSS—EARNINGS.

Interest	$26,954 84
Interest on Liberty Bonds	74 16
Total	$27,029 00

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$21,012 55
Dividends on mortgage loan credits	109 00
Reserve fund credit	1,173 35
Undivided profit credit	945 28
Interest—accrued	157 07
Interest on borrowed money	189 16
Salaries of officers and directors	2,264 00
Office help, rent and legal services	360 00
All other expenses	745 27
Taxes	3 55
Premium on bonds	39 77
Furniture and fixtures	30 00
Total	$27,029 00

Number of shares of stock in force	7,385
Capital subscribed and in force	$1,477,000 00
Number of stockholders	1,306
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	810
Par value of each share	$200 00
Number of borrowers	441
Plan of Association	Permanent

THIRD SAVINGS AND LOAN COMPANY
OF PIQUA, MIAMI COUNTY.

Incorporated, September 23, 1884.
President, A. M. Leonard.
Address, Piqua.
Treasurer, J. H. Clark.
Address, Piqua.

Authorized capital, $5,000,000.00.
Secretary, Louis G. Peffer.
Address, Piqua.
Attorney, D. S. Lindsey.
Address, Piqua.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$85,789 93
Loans on mortgage security	1,260,379 34
Loans on stock, certificates or pass-book security	5,679 00
Loans on all other security	49,381 01
Furniture and fixtures	1,300 00
Real estate	8,250 00
Real estate—office building	36,000 00
Due from borrowers for insurance and taxes	58 88
Bonds	21,250 00
Deposits in other building and loan associations	10,000 00
Total	$1,478,088 16
Interest due and uncollected	$2,163 11

LIABILITIES.

Running stock and dividends	$1,200,211 85
Paid-up stock and dividends	225,120 21
Reserve fund	33,600 00
Undivided profit fund	9,356 10
Borrowed money and accrued interest	9,800 00
Total	$1,478,088 16
Interest due and uncollected	$2,163 11

RECEIPTS.

Dues on running stock	$684,942 55
Paid-up stock	81,320 00
Expense	49 00
Loans on mortgage security repaid	301,533 07
Loans on stock, certificates or pass-book security	58,913 12
Loans on all other security repaid	41,301 63
Dividends	60,192 25
Borrowed money	54,800 00
Deposits from other building and loan associations	4,000 00
Real estate sold	1,775 00
Insurance and taxes refunded by borrowers	1,198 95
Interest	69,089 08
Reserve fund	50 00
Sale of bonds	29,000 00
Rents from company's real estate	1,650 54
Deposits in other building and loan associations withdrawn	15,000 00
Other receipts in detail—furniture and fixtures	200 00
Profit and loss	233 42
Certificates of deposit	116,000 00
Total	$1,521,248 61
Cash on hand at close of last fiscal year	65,674 26
Total	$1,586,922 87

DISBURSEMENTS.

Loans on mortgage security	$546,080 12
Loans on stock, certificates or pass-book security	60,821 87
Loans on all other security	59,612 64
Undivided profits	540 67
Withdrawals of running stock and dividends	457,138 08
Withdrawals of paid-up stock	60,378 95
Office building	128 47
Borrowed money	45,000 00
Deposits in other building and loan associations	25,000 00
Insurance and taxes paid for borrowers	1,206 03
Real estate (purchase price)	6,875 00
Certificates of deposit	116,000 00
Dividends	60,192 25
Interest on bonds	234 93
Interest on borrowed money	247 82
Repairs on company's real estate	374 32
Taxes	292 69
Salaries of officers and directors	3,485 02
Office help, rent and legal services	406 00
All other expenses	2,633 88
Deposits by other building and loan associations withdrawn	4,000 00
Furniture and fixtures	234 20
Bonds purchased	50,250 00
Total	$1,501,132 94
Cash on hand	85,789 93
Total	$1,586,922 87

PROFIT AND LOSS—EARNINGS.

Interest	$68,854 15
Rent from company's real estate	1,650 54
Transferred from undivided profit fund	1,035 17
Profit and loss	233 42
Total	$71,773 28

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$49,700 10
Dividends on mortgage loan credits	439 95
Dividends on paid-up stock	10,052 20
Reserve fund credit	3,150 00
Undivided profit credit	856 10
Interest on borrowed money	247 82
Salaries of officers and directors	3,485 02
Office help, rent and legal services	406 00
All other expenses	2,584 88
Taxes	292 69
Repairs on company's real estate	374 32
Furniture and fixtures	184 20
Total	$71,773 28

Number of shares of stock in force	44,096
Capital subscribed and in force	$4,409,600 00
Number of stockholders	4,325
Rate per cent. interest charged	5, 5½ and 6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	13,315
Par value of each share	$100 00
Number of borrowers	882
Plan of Association	Permanent

MONROE BUILDING AND LOAN ASSOCIATION
OF TIPPECANOE CITY, MIAMI COUNTY.

Incorporated, July 19, 1873.

President, M. T. Staley.
Address, Tippecanoe City.

Authorized capital, $1,000,000.00.

Secretary, R. H. Pohlman.
Address, Tippecanoe City.
Attorneys, E. H. and R. A. Kerr.
Address, Tippecanoe City.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,599 12
Loans on mortgage security	422,236 23
Loans on stock, certificates or pass-book security	8,310 54
Furniture and fixtures	1,633 72
Real estate	2,000 00
Due from borrowers for insurance and taxes	14 56
Bonds—Liberty	17,927 60
Total	$461,721 77
Interest due and uncollected	$298 45

LIABILITIES.

Running stock and dividends	$245,768 12
Paid-up stock and dividends	86,520 00
Deposits and accrued interest	103,192 10
Reserve fund	16,478 60
Undivided profit fund	2,762 95
Deposits from other building and loan associations	5,000 00
Deposits from other financial institutions	2,000 00
Total	$461,721 77
Interest due and uncollected	$298 45

RECEIPTS.

Dues on running stock	$11,056 87
Paid-up stock	14,200 00
Deposits	86,940 17
Credits on mortgage loans	93,622 30
Loans on stock, certificates or pass-book security	23,806 75
Deposits from other building and loan associations	5,000 00
Deposits from other financial institutions	2,000 00
Real estate sold	3,549 54
Insurance and taxes refunded by borrowers	254 13
Interest	25,561 98
Court costs refunded	13 16
Pass-books and initiation fees	86 47
Sale of bonds	4,072 40
Deposits—Book	44,487 37
Reserve fund	50 46
Total	$314,701 60
Cash on hand at close of last fiscal year	15,783 10
Total	$330,484 70

DISBURSEMENTS.

Loans on mortgage security	$102,000 00
Loans on stock, certificates or pass-book security	16,893 29
Withdrawals of running stock and dividends	62,806 62
Withdrawals of paid-up stock	12,300 00
Withdrawals of deposits	63,411 88
Interest on Liberty bonds	27 30
Insurance and taxes paid for borrowers	101 78
Real estate (purchase price)	2,000 00
Furniture and fixtures	81 80
Dividends on paid-up stock	4,563 67
Interest on deposits	2,058 22
Book deposits withdrawn	15,193 42
Taxes	29 58
Salaries of officers and directors	1,432 00
Office help, rent and legal services	283 00
All other expenses	420 64
Deposits by other building and loan associations withdrawn	10,000 00
Deposits by other financial institutions withdrawn	5,000 00
Bonds purchased—Liberty	22,000 00
Reserve fund	232 38
Total	$320,885 58
Cash on hand	9,599 12
Total	$330,484 70

PROFIT AND LOSS—EARNINGS.

Interest	$25,561 98
Court costs refunded	13 16
Pass-books and initiation fees	86 47
Transferred from undivided profit fund	83 15
Total	$25,744 76

Number of shares of stock in force	4,307
Capital subscribed and in force	$861,300 00
Number of stockholders	585
Number of depositors	382
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$13,602 13
Dividends on paid-up stock	4,622 50
Reserve fund credit	1,235 60
Undivided profit credit	448 28
Interest on deposits	3,466 13
Salaries of officers and directors	1,432 00
Office help, rent and legal services	283 00
All other expenses	420 64
Taxes	29 58
Liberty bond interest	27 30
Furniture and fixtures	177 60
Total	$25,744 76

Number of shares loaned upon	2,500
Par value of each share	$200 00
Number of borrowers	361
Plan of Association	Permanent

PEOPLE'S BUILDING AND SAVINGS ASSOCIATION COMPANY

OF TROY, MIAMI COUNTY.

Incorporated, April 20, 1890. Authorized capital, $3,000,000.00.

President, J. W. Stephey. Address, Troy.

Secretary, L. O. Shilling. Address, Troy.

Attorney, J. C. Fullerton, Jr. Address, Troy.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$52,623 99
Loans on mortgage security	909,100 00
Loans on stock, certificates or pass-book security	18,100 00
Furniture and fixtures	475 00
Real estate—office building	12,958 25
Due from borrowers for insurance and taxes	121 90
Bonds	80,700 00
Total	$1,074,079 14
Interest due and uncollected	$389 25

LIABILITIES.

Running stock and dividends	$484,504 42
Credits on mortgage loans	12,184 91
Paid-up stock and dividends	95,388 00
Deposits and accrued interest	442,411 43
Reserve fund	36,790 00
Undivided profit fund	2,800 38
Total	$1,074,079 14
Interest due and uncollected	$389 25

RECEIPTS.

Dues on running stock	$104,171 79
Paid-up stock	4,000 00
Deposits	268,504 51
Credits on mortgage loans	12,184 91
Loans on mortgage security repaid	189,911 32
Loans on stock, certificates or pass-book security	18,600 00
Insurance and taxes refunded by borrowers	483 69
Interest	59,498 28
Pass-books and initiation fees	50 25
Rents from company's real estate	360 00
Bonds paid at maturity	2,400 00
Excise tax refunded	197 16
Total	$660,361 91
Cash on hand at close of last fiscal year	57,986 74
Total	$718,348 65

DISBURSEMENTS.

Loans on mortgage security	$247,200 00
Loans on stock, certificates or pass-book security	18,800 00
Withdrawals of running stock and dividends	90,809 40
Withdrawals of paid-up stock	3,000 00
Withdrawals of deposits	215,011 48
Insurance and taxes paid for borrowers	402 07
Dividends on paid-up stock	5,298 00
Interest on deposits	18,870 77
Taxes	144 36
Salaries of officers and directors	3,510 00
All other expenses	1,227 37
Bonds purchased, with accrued interest and premium	61,447 61
Refunder over paid loan	3 60
Total	$665,724 66
Cash on hand	52,623 99
Total	$718,348 65

PROFIT AND LOSS—EARNINGS.

Interest	$59,498 28
Pass-books and initiation fees	50 25
Rent from company's real estate	360 00
Transferred from undivided profit fund	1,502 61
Excise tax refunded	197 16
Total	$61,608 30

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$25,554 79
Dividends on mortgage loan credits	240 48
Dividends on paid-up stock	5,484 00
Reserve fund credit	2,765 00
Undivided profit credit	1,237 43
Interest on deposits	19,942 26
Salaries of officers and directors	3,510 00
All other expenses	1,227 37
Taxes	144 36
Furniture and fixtures	55 00
Accrued premium and interest purchased bonds	1,447 61
Total	$61,608 30

Number of shares of stock in force	21,618
Capital subscribed and in force	$2,161,800 00
Number of stockholders	2,105
Number of depositors	554
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 to 5

Number of shares loaned upon	9,091
Par value of each share	$100 00
Number of borrowers	634
Plan of Association	Permanent

MILTON LOAN AND SAVINGS ASSOCIATION
OF WEST MILTON, MIAMI COUNTY.

Incorporated, December 1, 1887.
President, Tom B. Radabaugh.
Address, West Milton.

Authorized capital, $500,000.00.
Secretary, Wirt Kessler.
Address, West Milton.
Attorney, W. S. Kessler.
Address, Arcanum.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$11,264 05
Loans on mortgage security	221,830 15
Loans on stock, certificates or pass-book security	10,740 50
Furniture and fixtures	350 00
Real estate	1,125 00
Real estate—office building	300 00
Due from borrowers for insurance and taxes	58 00
Bonds	7,500 00
Deposits in other building and loan associations	75,000 00
Total	$328,167 70
Interest due and uncollected	$32 34

LIABILITIES.

Running stock and dividends	$149,062 19
Paid-up stock and dividends	13,427 50
Deposits and accrued interest	145,178 48
Reserve fund	4,000 00
Undivided profit fund	999 53
Borrowed money and accrued interest	10,000 00
Liberty bond deposits	5,500 00
Total	$328,167 70
Interest due and uncollected	$32 34

RECEIPTS.

Dues on running stock	$71,835 64
Paid-up stock	4,100 00
Deposits	225,867 73
Loans on mortgage security repaid	44,988 71
Loans on stock, certificates or pass-book security	3,712 69
Borrowed money	15,000 00
Insurance and taxes refunded by borrowers	306 22
Interest	15,609 02
Expense refunded	22 16
Rents from company's real estate	190 50
Deposits in other building and loan associations withdrawn	22,500 00
Liberty bond deposits	5,500 00
Total	$409,632 67
Cash on hand at close of last fiscal year	12,007 97
Total	$421,640 64

DISBURSEMENTS.

Loans on mortgage security	$99,508 13
Loans on stock, certificates or pass-book security	13,795 59
Withdrawals of running stock and dividends	94,631 33
Withdrawals of paid-up stock	300 00
Withdrawals of deposits	106,127 46
Borrowed money	5,000 00
Deposits in other building and loan associations	74,000 00
Insurance and taxes paid for borrowers	364 22
Dividends on paid-up stock	535 67
Interest on deposits	1,534 10
Interest on borrowed money	10 24
Repairs on company's real estate	74 54
Taxes	23 09
Salaries of officers and directors	1,310 00
Office help, rent and legal services	175 00
All other expenses	476 99
Deposits by other building and loan associations withdrawn	5,000 00
Bonds purchased	7,500 00
Interest refunded	10 23
Total	$410,376 59
Cash on hand	11,264 05
Total	$421,640 64

PROFIT AND LOSS—Earnings.

Interest	$15,598 79
Expense refunded	22 16
Rent from company's real estate	190 50
Transferred from undivided profit fund	207 44
Total	$16,018 89

PROFIT AND LOSS—Distribution.

Dividends on running stock	$6,775 54
Dividends on paid-up stock	630 87
Reserve fund credit	700 00
Undivided profit credit	321 22
Interest on deposits	5,371 40
Interest on borrowed money	10 24
Salaries of officers and directors	1,310 00
Office help, rent and legal services	175 00
All other expenses	476 99
Taxes	23 09
Repairs on company's real estate	74 54
Furniture and fixtures	50 00
Depreciation office building	100 00
Total	$16,018 89

Number of shares of stock in force	4,029
Capital subscribed and in force	$402,900 00
Number of stockholders	455
Number of depositors	360
Rate per cent. interest charged	6 and 6.76
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	2,219
Par value of each share	$100 00
Number of borrowers	155
Plan of Association	Permanent

WOODSFIELD BUILDING AND LOAN COMPANY

OF WOODSFIELD, MONROE COUNTY.

Incorporated, March 17, 1887.

Authorized capital, $200,000.00.

President, Chris Ludey.
Address, Woodsfield.

Secretary, T. J. Kremer.
Address, Woodsfield.
Attorney, T. J. Kremer.
Address, Woodsfield.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 7, 1918.

ASSETS.

Cash on hand	$1,119 48
Loans on mortgage security	53,000 00
Real estate	1,696 93
Total	$55,816 41
Interest due and uncollected	$343 14

LIABILITIES.

Running stock and dividends	$13,608 07
Credits on mortgage loans	11 874 03
Paid-up stock and dividends	17,205 90
Reserve fund	2,500 00
Undivided profit fund	709 02
Borrowed money and accrued interest	9,919 39
Total	$55,816 41
Interest due and uncollected	$343 14

RECEIPTS.

Dues on running stock	$5,861 15
Paid-up stock	1,000 00
Credits on mortgage loans	5,082 26
Loans on mortgage security repaid	10,650 56
Borrowed money	9,359 09
Interest	2,884 80
Fines	88 55
Pass-books and initiation fees	5 40
Rents from company's real estate	132 00
Total	$35,063 81
Cash on hand at close of last fiscal year	3,448 77
Total	$38,512 58

DISBURSEMENTS.

Loans on mortgage security	$23,000 00
Withdrawals of running stock and dividends	6,404 49
Withdrawals of paid-up stock	1,900 00
Withdrawals of credits on mortgage loans	7 44
Borrowed money	4,435 25
Dividends on paid-up stock	784 35
Interest on borrowed money	228 07
Repairs on company's real estate	152 20
Salaries of officers and directors	383 00
Office help, rent and legal services	50 00
All other expenses	48 30
Total	$37,393 10
Cash on hand	1,119 48
Total	$38,512 58

PROFIT AND LOSS—EARNINGS.

Interest	$2,884 80
Fines	88 55
Pass-books and initiation fees	5 40
Rents from company's real estate	132 00
Total	$3,110 75

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$532 36
Dividends on mortgage loan credits	426 68
Dividends on paid-up stock	805 90
Reserve fund credit	200 00
Undivided profit credit	112 31
Interest on borrowed money	400 00
Salaries of officers and directors	383 00
Office help, rent and legal services	50 00
All other expenses	48 30
Repairs on company's real estate	152 20
Total	$3,110 75

Number of shares of stock in force	1,152
Capital subscribed and in force	$115,200 00
Number of stockholders	174
Rate per cent. interest charged	6 24/100
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	530
Par value of each share	$100 00
Number of borrowers	64
Plan of Association	Permanent

BROOKVILLE BUILDING AND SAVINGS ASSOCIATION
OF BROOKVILLE, MONTGOMERY COUNTY.

Incorporated, February 28, 1903. Authorized capital, $500,000.00.

President, Harry Summers.
Address, Brookville.
Treasurer, E. M. Smith.
Address, Brookville.

Secretary, E. M. Smith.
Address, Brookville.
Attorney, Allen C. McDonald.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$13,343 64
Loans on mortgage security	902,132 34
Loans on stock, certificates or pass-book security	5,230 00
Real estate	7,518 38
Bonds	1,797 50
Deposits in other building and loan associations	10,000 00
Deposits in other financial institutions	3,000 00
Total	$943,012 86
Interest due and uncollected	$1,654 33

LIABILITIES.

Running stock and dividends	$163,021 04
Paid-up stock and dividends	132,750 00
Deposits and accrued interest	634,355 21
Reserve fund	6,700 00
Undivided profit fund	5,819 61
Savings accounts	367 00
Total	$943,012 86
Interest due and uncollected	$1,654 33

RECEIPTS.

Dues on running stock	$92,284 31
Paid-up stock	57,875 00
Deposits	1,177,099 51
Loans on mortgage security repaid	223,868 00
Loans on stock, certificates or pass-book security	13,000 00
Borrowed money	13,000 00
Real estate sold	9,110 29
Insurance and taxes refunded by borrowers	433 73
Interest	47,876 96
Court costs from borrowers	19 35
Gain on sale of real estate	606 11
Repairs on borrowers' real estate	68 38
Refund of insurance premium	14 18
Rents from company's real estate	655 33
Deposits in other building and loan associations withdrawn	5,000 00
Sale of bonds	10,402 50
Other receipts in detail—Savings accounts	744 00
Balance checks (cash)	97,478 69
Total	$1,752,010 65
Cash on hand at close of last fiscal year	32,834 31
Total	$1,784,844 96

DISBURSEMENTS.

Loans on mortgage security	$446,158 59
Loans on stock, certificates or pass-book security	16,956 11
Withdrawals of running stock and dividends	77,482 81
Withdrawals of paid-up stock	22,450 00
Withdrawals of deposits	1,040,755 53
Borrowed money	13,000 00
Insurance and taxes paid for borrowers	381 04
Real estate (purchase price)	8,023 96
Dividends on paid-up stock	5,950 83
Interest on deposits	24,959 04
Interest on borrowed money	262 00
Repairs on company's real estate	636 15
Taxes	226 05
Salaries of officers and directors	3,129 00
Savings accounts	385 00
All other expenses	1,059 17
Bonds purchased	12,200 00
Court costs paid for borrowers	7 35
Balance checks (cash)	97,478 69
Total	$1,771,501 32
Cash on hand	13,343 64
Total	$1,784,844 96

PROFIT AND LOSS—EARNINGS.

Interest	$47,876 96
Rent from company's real estate	655 33
Refund of insurance premium	14 18
Gain on sale of real estate	606 11
Court costs refunded	12 00
Total	$49,164 58

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,716 81
Dividends on paid-up stock	5,950 83
Reserve fund credit	2,000 00
Undivided profit credit	1,458 31
Interest on deposits	26,726 26
Interest on borrowed money	262 00
Salaries of officers and directors	3,129 00
All other expenses	1,059 17
Taxes	226 05
Repairs on company's real estate	636 15
Total	$49,164 58

Number of shares of stock in force	1,997
Capital subscribed and in force	$199,650 00
Number of stockholders	765
Number of depositors	712
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	422
Plan of Association	Permanent

AMERICAN LOAN AND SAVINGS ASSOCIATION OF DAYTON.

Incorporated, February 22, 1875. Authorized capital, $5,000,000.00.

President, Samuel W. Davies.
Address, Dayton National Bank.
Treasurer, Richard S. Wilcock.
Address, Dayton National Bank.

Secretary, Frank M. Compton.
Address, Dayton.
Attorney, Frank M. Compton.
Address, Davies Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 29, 1917.

ASSETS.

Cash on hand	$314,162 08
Loans on mortgage security	3,515,639 31
Loans on stock, certificates or pass-book security	520 00
Real estate	9,896 15
Deposits in other building and loan associations	42,000 00
Total	$3,882.217 54
Interest due and uncollected	$11,751 16

RECEIPTS.

Dues on running stock	$606,617 73
Paid-up stock	219,189 80
Deposits	1,091,707 97
Loans on mortgage security repaid	1,149,123 35
Loans on stock, certificates or pass-book security	20,945 00
Borrowed money	100,000 00
Real estate sold	2,629 74
Insurance and taxes refunded by borrowers	410 46
Interest	216,396 31
Rents from company's real estate	897 75
Deposits in other building and loan associations withdrawn	203,000 00
Collections on judgments	50 00
Other receipts	135 12
Total	$3,611,103 23
Cash on hand at close of last fiscal year	96,246 75
Total	$3,707,349 98

PROFIT AND LOSS—EARNINGS.

Interest	$216,290 11
Rent from company's real estate	897 75
Collection on judgment	50 00
Miscellaneous profits	135 12
Total	$217,372 99

Number of shares of stock in force	40,270
Capital subscribed and in force	$4,353,500 00
Number of stockholders	5,863
Number of depositors	1,628
Rate per cent. interest charged	6 to 6½
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 to 5½

LIABILITIES.

Running stock and dividends	$1,392,234 95
Paid-up stock and dividends	702,876 50
Deposits and accrued interest	1,569,568 11
Reserve fund	67,088 92
Undivided profit fund	50,449 06
Borrowed money and accrued interest	100,000 00
Total	$3,882,217 54
Interest due and uncollected	$11,751 16

DISBURSEMENTS.

Loans on mortgage security	$1,342,934 05
Loans on stock, certificates or pass-book security	9,410 00
Withdrawals of running stock and dividends	544,091 72
Withdrawals of paid-up stock	197,627 89
Withdrawals of deposits	958,383 15
Deposits in other building and loan associations	125,000 00
Insurance and taxes paid for borrowers	22 56
Real estate (purchase price)	1,129 74
Dividends on paid-up and running stock	97,585 62
Interest on deposits	83,186 75
Interest on borrowed money	1,250 00
Repairs on company's real estate	391 90
Taxes	265 20
Salaries of officers and directors	13,800 00
Office help, rent and legal services	6,443 92
All other expenses	8,911 08
Interest refunded	106 19
From contingent fund	2,648 13
Total	$3,393,187 90
Cash on hand	314,162 08
Total	$3,707,349 98

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$63,382 32
Dividends on paid-up stock	34,203 30
Reserve fund credit	6,138 52
Undivided profit credit	7,400 00
Interest on deposits	75,186 75
Interest on borrowed money	1,250 00
Salaries of officers and directors	13,800 00
Office help, rent and legal services	6,443 92
All other expenses	8,911 08
Taxes	265 20
Repairs on company's real estate	391 90
Total	$217,372 99

Number of shares loaned upon	13,679
Par value of each share	$100 00, $200 00 $500 00 and $1,000 00
Number of borrowers	1,748
Plan of Association	Permanent

BUCKEYE BUILDING AND LOAN ASSOCIATION
OF DAYTON.

Incorporated, March 15, 1893. Authorized capital, $3,000,000.00.

President, Adam Schantz.
Address, Ludlow Building.
Treasurer, J. Edward Sauer.
Address, Teutonia National Bank.

Secretary, O. P. McCabe.
Address, Reibold Bldg.
Attorney, Judge Chas. W. Dale.
Address, Reibold Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$85,579 38
Loans on mortgage security	1,167,306 58
Loans on stock, certificates or pass-book security	30,402 51
Loans on all other security	21,643 96
Furniture and fixtures	200 00
Bonds	1,756 00
Accrued interest, not yet due	1,683 17
Total	$1,308,571 60
Interest due and uncollected	$1,613 93

LIABILITIES.

Running stock and dividends	$259,771 16
Paid-up stock and dividends	429,948 64
Deposits and accrued interest	419,482 08
Reserve fund	48,546 54
Undivided profit fund	5,000 00
Borrowed money and accrued interest	30,000 00
Deposits from other building and loan associations	74,300 00
Deposits from other financial institutions	39,000 00
Deposits—Liberty bonds	840 01
Accrued interest, not yet due	1,683 17
Total	$1,308,571 60
Interest due and uncollected	$1,613 93

RECEIPTS.

Dues on running stock	$97,501 24
Paid-up stock	84,900 00
Deposits	300,615 04
Credits on mortgage loans	179,822 22
Loans on stock, certificates or pass-book security	19,481 47
Loans on all other security repaid	500 98
Borrowed money	30,000 00
Deposits from other building and loan associations	69,300 00
Deposits from other financial institutions	45,000 00
Real estate sold	5,085 00
Real estate sold on contract	660 85
Insurance and taxes refunded by borrowers	15 40
Interest	70,226 70
Miscellaneous earnings	329 04
Rents from window	60 00
Sale of bonds	21,200 00
Deposits—Liberty bonds	4,906 53
Total	$929,604 47
Cash on hand at close of last fiscal year	61,565 62
Total	$991,170 09

DISBURSEMENTS.

Loans on mortgage security	$255,846 98
Loans on stock, certificates or pass-book security	22,925 00
Loans on all other security	720 00
Withdrawals of running stock and dividends	91,799 37
Withdrawals of paid-up stock	140,000 00
Withdrawals of deposits	272,809 14
Insurance and taxes paid for borrowers	15 40
Dividends on paid-up stock	23,107 87
Interest on deposits	21,027 25
Profit on real estate	166 56
Liberty bond deposits	4,066 52
Salaries of officers and directors	5,825 00
Office help, rent and legal services	900 00
All other expenses	1,640 62
Deposits by other building and loan associations withdrawn	15,000 00
Deposits by other financial institutions withdrawn	26,500 00
Bonds purchased	22,956 00
Reserve fund	285 00
Total	$905,590 71
Cash on hand	85,579 38
Total	$991,170 09

PROFIT AND LOSS—EARNINGS.

Interest	$70,176 52
Bank interest	191 51
Window rent	60 00
Fees on loans	21 15
Profit on real estate	166 56
Total	$70,615 74

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,644 41
Dividends on mortgage loan credits	33 15
Dividends on paid-up stock	22,200 91
Reserve fund credit	5,198 32
Interest on deposits	23,173 33
Salaries of officers and directors	5,825 00
Office help, rent and legal services	900 00
All other expenses	1,640 62
Total	$70,615 74

Number of shares of stock in force	11,314
Capital subscribed and in force	$1,131,400 00
Number of stockholders	2,049
Number of depositors	517
Rate per cent interest charged	5.98 and 6
Rate per cent dividend declared to running and paid-up stock	5
Rate per cent interest paid on deposits	4 to 5½

Number of shares loaned upon	298
Par value of each share	$100 00
Number of borrowers	557
Plan of Association	Permanent

CENTRAL BUILDING ASSOCIATION
OF DAYTON.

Incorporated, November 15, 1875. Authorized capital, $1,000,000.00.

President, Wm. F. Brandt.
Address, Dayton.
Treasurer, E. A. Leonhard.
Address, Dayton.

Secretary, J. Shumacher.
Address, Dayton.
Attorney, Carl L. Baumann.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,922 39
Loans on mortgage security	323,737 99
Loans on stock, certificates or pass-book security	3,082 35
Furniture and fixtures	290 00
Real estate	9,434 00
Total	$346,466 73
Interest due and uncollected	$1,156 68

LIABILITIES.

Running stock and dividends	$252,332 39
Paid-up stock and dividends	57,991 56
Deposits and accrued interest	13,249 66
Reserve fund	19,744 77
Undivided profit fund	3,148 35
Total	$346,466 73
Interest due and uncollected	$1,156 68

RECEIPTS.

Dues on running stock	$47,589 03
Paid-up stock	19,400 00
Deposits	13,325 00
Loans on mortgage security repaid	44,131 79
Loans on stock, certificates or pass-book security	13,475 25
Borrowed money	8,000 00
Interest	19,551 04
Rent from company's real estate	420 00
Total	$165,892 11
Cash on hand at close of last fiscal year	44,466 36
Total	$210,358 47

DISBURSEMENTS.

Loans on mortgage security	$62,022 00
Loans on stock, certificates or pass-book security	14,057 60
Withdrawals of running stock and dividends	73,581 21
Withdrawals of paid-up stock	25,200 00
Withdrawals of deposits	10,550 00
Borrowed money	8,000 00
Dividends on paid-up stock	2,991 04
Interest on deposits	537 80
Interest on borrowed money	78 74
Repairs on company's real estate	434 81
Taxes	113 55
Salaries of officers and directors	2,050 00
Office help, rent and legal services	588 60
All other expenses	230 73
Total	$200,436 08
Cash on hand	9,922 39
Total	$210,358 47

PROFIT AND LOSS—EARNINGS.

Interest	$19,551 04
Rent from company's real estate	420 00
Total	$19,971 04

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,900 62
Dividends on paid-up stock	2,854 95
Undivided profit credit	1,128 42
Interest on deposits	590 62
Interest on borrowed money	78 74
Salaries of officers and directors	2,050 00
Office help, rent and legal services	588 60
All other expenses	230 73
Taxes	113 55
Repairs on company's real estate	434 81
Total	$19,971 04

Number of shares of stock in force	7,201
Capital subscribed and in force	$720,100 00
Number of stockholders	566
Number of depositors	20
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4½

Number of shares loaned upon	3,298
Par value of each share	$100 00
Number of borrowers	175
Plan of Association	Permanent

CITIZENS BUILDING AND LOAN ASSOCIATION

OF DAYTON.

Incorporated, May 7, 1901. Authorized capital, $300,000.00.

President, C. B. Mather.
Address, Dayton.
Treasurer, W. D. Black.
Address. Dayton.

Secretary, J. A. Wortman.
Address, Dayton.
Attorney, J. A. Wortman.
Address, Dayton.

FINAL REPORT AS OF AUGUST 10, 1917.

RECEIPTS.

Loans on mortgage security repaid	$1,400 00
Real estate sold	850 00
Rents from company's real estate	21 80
Deficiency judgment collected	740 00
Cash donated by J. A. Wortman to pay out in full	214 20
Total	$3,226 00
Cash on hand at close of last fiscal year	70 22
Total	$3,296 22

DISBURSEMENTS.

Withdrawals of paid-up stock	$1,550 00
Real estate (purchase price)	850 00
Judgment	550 00
Dividends on paid-up stock	43 50
Repairs on company's real estate	15 80
Taxes	32 12
Office help, rent and legal services	144 00
All other expenses	27 67
Court costs foreclosure cases	83 13
Total	$3,296 22

PROFIT AND LOSS—Earnings.

Rent from company's real estate	$21 80
Profit on judgment	190 00
Cash donated by J. A. Wortman to pay out in full	214 20
Total	$426 00

PROFIT AND LOSS—Distribution.

Dividends on paid-up stock	$23 50
Depreciation furniture and fixtures	99 78
Office help, rent and legal services	144 00
All other expenses	27 67
Taxes	32 12
Repairs on company's real estate	15 80
Costs in foreclosure cases	83 13
Total	$426 00

DAYTON BUILDING ASSOCIATION

OF DAYTON.

Incorporated, March, 1883. **Authorized capital, $2,000.000.00**

President, Fred G. Miller.
Address, 200 Edgewood Ave.
Treasurer, Allen O. Freehofer.
Address, Arcade Building.

Secretary, W. H. H. Ecki.
Address, 411 U. B. Building.
Attorney, W. H. H. Ecki.
Address, 411 U. B. Building.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 29, 1917.

ASSETS.

Cash on hand	$5,942 53
Loans on mortgage security	187,384 02
Loans on stock, certificates or pass-book security	3,200 00
Furniture and fixtures	165 00
Total	$196,691 55
Interest due and uncollected	$261 06

LIABILITIES.

Running stock and dividends	$69,243 28
Paid-up stock and dividends	104,121 63
Deposits and accrued interest	6,757 45
Reserve fund	11,198 99
Undivided profit fund	5,370 20
Total	$196,691 55
Interest due and uncollected	$261 06

RECEIPTS.

Dues on running stock	$16,314 30
Paid-up stock	6,400 00
Deposits	4,850 00
Loans on mortgage security repaid	32,282 75
Loans on stock, certificates or pass-book security	6,875 00
Interest	11,081 15
Rents	15 00
Deposits in other building and loan associations withdrawn	5,000 00
Total	$82,818 20
Cash on hand at close of last fiscal year	5,474 97
Total	$88,293 17

DISBURSEMENTS.

Loans on mortgage security	$51,300 00
Loans on stock, certificates or pass-book security	6,875 00
Withdrawals of running stock and dividends	9,316 93
Withdrawals of paid-up stock	3,400 00
Withdrawals of deposits	4,100 00
Dividends on paid-up stock	5,315 51
Interest on deposits	298 56
Salaries of officers and directors	1,379 00
Office help, rent and legal services	154 20
All other expenses	211 44
Total	$82,350 64
Cash on hand	5,942 53
Total	$88,293 17

PROFIT AND LOSS—EARNINGS.

Interest	$11,081 15
Rent	15 00
Transferred from undivided profit fund	29 80
Total	$11,125 95

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,429 20
Dividends on paid-up stock	5,486 10
Interest on deposits	456 01
Salaries of officers and directors	1,379 00
Office help, rent and legal services	154 20
All other expenses	211 44
Furniture and fixtures	10 00
Total	$11,125 95

Number of shares of stock in force	2,645
Capital subscribed and in force	$528,950 00
Number of stockholders	366
Number of depositors	4
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4—5

Number of shares loaned upon	1,131
Par value of each share	$200 00
Number of borrowers	126
Plan of Association	Permanent

DAYTON BUILDING AND SAVINGS ASSOCIATION OF DAYTON.

Incorporated, August 28, 1909. Authorized capital, $1,500,000.00.

President, William D. Huber.
Address, 25 Linden Ave.
Treasurer, J. Owen Brittin.
Address, R. R. No. 2, Dayton.

Secretary, Allen C. McDonald.
Address, 1612 Grand Ave.
Attorney, Allen C. McDonald.
Address, 1612 Grand Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1917.

ASSETS.

Cash on hand	$31,612 65
Loans on mortgage security	633,084 81
Loans on stock, certificates or pass-book security	50 00
Furniture and fixtures	561 98
Due from borrowers for insurance and taxes	388 24
Bonds	987 00
Total	$666,684 68
Interest due and uncollected	$508 76

LIABILITIES.

Running stock and dividends	$152,682 72
Paid-up stock and dividends	74,203 98
Deposits and accrued interest	418,589 04
Reserve fund	5,000 00
Undivided profit fund	1,064 94
Borrowed money and accrued interest	5,000 00
Deposits from other building and loan associations and interest	9,110 00
Salaries of officers and directors	1,034 00
Total	$666,684 68
Interest due and uncollected	$508 76

RECEIPTS.

Dues on running stock	$140,636 09
Paid-up stock	38,300 00
Deposits	323,886 29
Credits on mortgage loans	125,872 33
Loans on stock, certificates or pass-book security	8,823 20
Borrowed money	32,000 00
Deposits from other building and loan associations	8,700 00
Insurance and taxes refunded by borrowers	317 36
Interest	35,464 54
Balances on checks	10,730 52
Returned premium	4 90
Bonds—Liberty	3,063 00
Total	$727,798 23
Cash on hand at close of last fiscal year	22,139 27
Total	$749,937 50

DISBURSEMENTS.

Loans on mortgage security	$255,927 13
Loans on stock, certificates or pass-book security	8,515 81
Withdrawals of running stock and dividends	100,086 12
Withdrawals of paid-up stock	21,400 00
Withdrawals of deposits	247,699 81
Borrowed money	27,000 00
Insurance and taxes paid for borrowers	220 25
Dividends on paid-up stock	2,900 03
Interest on deposits	18,077 14
Interest on borrowed money	350 11
State funds and interest	10,151 79
Salaries of officers and directors	944 25
Office help, rent and legal services	1,085 75
All other expenses	1,665 90
Deposits by other building and loan associations withdrawn	1,700 00
Deposits by other financial institutions withdrawn	5,800 00
Bonds purchased, Liberty, aad interest	4,070 24
Balance of checks	10,730 52
Total	$718,324 85
Cash on hand	31,612 65
Total	$749,937 50

PROFIT AND LOSS—EARNINGS.

Interest	$35,464 54
Returned premium on bond	4 90
Total	$35,469 44

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,943 86
Dividends on paid-up stock	3,290 10
Reserve fund credit	700 00
Undivided profit credit	408 92
Interest on deposits	19,683 92
Interest on borrowed money	350 11
Salaries of officers and directors	1,978 25
Office help, rent and legal services	1,085 75
All other expenses	1,665 90
Miscellaneous interest	282 03
Furniture and fixtures	80 60
Total	$35,469 44

Number of shares of stock in force	2,896
Capital subscribed and in force	$289,600 00
Number of stockholders	1,058
Number of depositors	481
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5⅕
Rate per cent. interest paid on deposits	4 to 5⅕

Par value of each share	$100 00
Number of borrowers	368
Plan of Association	Permanent

FRANKLIN SAVINGS AND LOAN ASSOCIATION
OF DAYTON.

Incorporated, June 9, 1879.
President, C. F. Weinman.
Address, 42 S. Ludlow St., Dayton.

Authorized capital, $5,000,000.00.
Secretary, Carl L. Baumann.
Address, 42 S. Ludlow St., Dayton.
Attorney, Carl L. Baumann.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 29, 1917.

ASSETS.

Cash on hand	$64,504 86
Loans on mortgage security	1,141,709 34
Loans on stock, certificates or pass-book security	8,868 00
Real estate	450 00
Bonds	5,000 00
Total	$1,220,532 20
Interest due and uncollected	$1,737 86

LIABILITIES.

Running stock and dividends	$395,707 46
Paid-up stock and dividends	506,068 37
Deposits and accrued interest	202,352 60
Reserve fund	35,509 93
Undivided profit fund	22,893 84
Borrowed money and accrued interest	3,000 00
Deposits from other building and loan associations	55,000 00
Total	$1,220,532 20
Interest due and uncollected	$1,737 86

RECEIPTS.

Dues on running stock	$207,549 28
Paid-up stock	139,275 00
Deposits	107,417 33
Credits on mortgage loans	33,792 77
Loans on mortgage security repaid	326,879 25
Loans on stock, certificates or pass-book security	25,894 31
Borrowed money	13,000 00
Deposits from other building and loan associations	135,000 00
Interest	66,205 65
Deposits in other building and loan associations withdrawn	37,500 00
Total	$1,092,513 59
Cash on hand at close of last fiscal year	29,318 74
Total	$1,121,832 33

DISBURSEMENTS.

Loans on mortgage security	$489,747 71
Loans on stock, certificates or pass-book security	24,663 00
Withdrawals of running stock and dividends	154,373 05
Withdrawals of paid-up stock	73,622 80
Withdrawals of deposits	104,167 73
Borrowed money	10,000 00
Deposits in other building and loan associations	10,000 00
Real estate (purchase price)	450 00
Dividends on paid-up stock	21,331 06
Interest on deposits	9,901 37
Taxes	3 94
Salaries of officers and directors	6,722 00
Office help, rent and legal services	1,981 65
All other expenses	3,711 26
Deposits by other building and loan associations withdrawn	135,000 00
Deposits by other financial institutions withdrawn	4,000 00
Bonds purchased	5,000 00
Accrued interest	2,651 90
Total	$1,057,327 47
Cash on hand	64,504 86
Total	$1,121,832 33

PROFIT AND LOSS—EARNINGS.

Interest	$66,205 65
Transferred from undivided profit fund	1,129 05
Total	$67,334 70

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$16,510 23
Dividends on paid-up stock	23,004 16
Reserve fund credit	2,209 93
Undivided profit credit	692 52
Interest on deposits	9,847 11
Interest on borrowed money and accrued on Cert. Dep.	2,651 90
Salaries of officers and directors	6,722 00
Office help, rent and legal services	2,173 65
All other expenses	3,519 26
Taxes	3 94
Total	$67,334 70

Number of shares of stock in force	20,112
Capital subscribed and in force	$2,011,150 00
Number of stockholders	1,920
Number of depositors	180
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4, 4½ and 5

Number of shares loaned upon	7,042
Par value of each share	$100 00
Number of borrowers	548
Plan of Association	Permanent

GEM CITY BUILDING AND LOAN ASSOCIATION OF DAYTON.

Incorporated, October 27, 1887. Authorized capital, $10,000,000.00

President, Thomas Elder.
Address, Dayton.
Treasurer, Joseph R. Gebhart.
Address, Dayton.

Secretary, W. M. Brock.
Address, Dayton.
Attorney, Oscar J. Bard.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$394,984 91
Loans on mortgage security	5,002,101 32
Loans on stock, certificates or pass-book security	52,715 00
Furniture and fixtures	500 00
Real estate	20,098 48
Real estate sold on contract	11,579 61
Real estate—office building	70,000 00
Due from borrowers for insurance and taxes	2,161 60
Bonds	87,133 28
Deposits in other building and loan associations	94,000 00
Total	$5,735,274 20
Interest due and uncollected	$9,691 42

LIABILITIES.

Running stock and dividends	$3,185,334 63
Credits on mortgage loans	53,162 22
Paid-up stock and dividends	1,482,167 75
Deposits and accrued interest	714,177 74
Reserve fund	140,000 00
Undivided profit fund	70,902 24
Borrowed money and accrued interest	50,000 00
Deposits from other financial institutions	10,000 00
Deposits on bond subscriptions	29,529 62
Total	$5,735,274 20
Interest due and uncollected	$9,691 42

RECEIPTS.

Dues on running stock	$1,557,643 60
Paid-up stock	408,600 00
Deposits	804,099 46
Loans on mortgage security repaid	1,064,660 01
Loans on stock, certificates or pass-book security	149,242 50
Borrowed money	100,000 00
Deposits from other financial institutions	25,000 00
Real estate sold	8,316 58
Real estate sold on contract	4,190 21
Insurance and taxes refunded by borrowers	2,034 69
Interest	306,812 58
Rents from company's real estate	4,003 00
Deposits in other building and loan associations withdrawn	246,000 00
Sale of bonds	67,866 72
Deposits on bond subscriptions	73,081 54
Profit on sale real estate	689 14
Total	$4,822,240 03
Cash on hand at close of last fiscal year	352,202 40
Total	$5,174,442 43

DISBURSEMENTS.

Loans on mortgage security	$1,438,016 18
Loans on stock, certificates or pass-book security	135,339 00
Dividends on loan credits	113 95
Withdrawals of running stock and dividends	1,462,406 13
Withdrawals of paid-up stock	439,500 00
Withdrawals of deposits	716,760 16
Borrowed money	50,000 00
Deposits in other building and loan associations	152,000 00
From reserve fund	935 90
Insurance and taxes paid for borrowers	2,301 37
Real estate (purchase price)	8,258 96
Real estate on contract	7,357 91
Dividends on paid-up stock	71,468 77
Interest on deposits	29,164 74
Interest on borrowed money	2,733 34
Repairs on company's real estate	283 70
Taxes	1,159 38
Salaries of officers and directors	13,840 00
Office help, rent and legal services	7,598 37
All other expenses	7,667 74
Deposits by other financial institutions withdrawn	34,000 00
Bonds purchased	155,000 00
Withdrawals bond subscriptions	43,551 92
Total	$4,779,457 52
Cash on hand	394,984 91
Total	$5,174,442 43

PROFIT AND LOSS—EARNINGS.

Interest	$306,812 58
Rent from company's real estate	4,003 00
Profits on real estate	689 14
Total	$311,504 72

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$141,613 23
Dividends on mortgage loan credits	112 17
Dividends on paid-up stock	71,755 41
Reserve fund credit	12,935 90
Undivided profit credit	20,227 13
Interest on deposits	28,078 35
Interest on borrowed money	2,733 34
Salaries of officers and directors	13,840 00
Office help, rent and legal services	7,598 37
All other expenses	7,667 74
Taxes	1,159 38
Repairs on company's real estate	283 70
Furniture and fixtures	500 00
Real estate charged off	3,000 00
Total	$311,504 72

Number of shares of stock in force	79,909
Capital subscribed and in force	$7,990,900 00
Number of stockholders	10,928
Number of depositors	1,303
Rate per cent. interest charged	5½, 6 and 6½
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	3½ to 5

Number of shares loaned upon	34,308
Par value of each share	$100 00
Number of borrowers	2,447
Plan of Association	Permanent

*GERMANIA BUILDING ASSOCIATION OF DAYTON.

Incorporated, March, 1873.
President, William H. Kuhlman.
Address, Dayton.
Treasurer, Carl Karstaedt.
Address, Dayton.

Authorized capital, $15,000,000.00.
Secretary, Frederick W. Schoen.
Address, Dayton.
Attorney, Roy G. Fitzgerald.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1917.

ASSETS.

Cash on hand	$253,123 00
Loans on mortgage security	5,533,668 29
Loans on stock, certificates or pass-book security	83,495 37
Loans on all other security	5,686 68
Furniture and fixtures	400 00
Real estate	13,655 00
Real estate—office building	70,405 33
Due from borrowers for insurance and taxes	260 47
Bonds	79,935 46
Deposits in other financial institutions	25,000 00
Total	$6,065,629 60
Interest due and uncollected	$10,645 33

RECEIPTS.

Dues on running stock	$1,465,100 27
Paid-up stock	791,700 00
Deposits	763,155 97
Loans on mortgage security repaid	868,428 46
Loans on stock, certificates or pass-book security	134,558 30
Loans on all other security repaid	13,818 58
Deposits from other building and loan associations	10,000 00
Deposits from other financial institutions	12,500 00
Real estate sold	7,600 00
Insurance and taxes refunded by borrowers	188 26
Interest	302,971 43
Interest on bonds	2,823 15
Rents from company's real estate	1,643 49
Deposits in other building and loan associations withdrawn	30,000 00
Deposits in other financial institutions withdrawn	285,000 00
Sale of bonds	41,800 00
Profit on real estate	750 00
Total	$4,732,037 91
Cash on hand at close of last fiscal year	272,485 92
Total	$5,004,523 83

PROFIT AND LOSS—EARNINGS.

Interest	$302,971 43
Interest on bonds	2,823 15
Profit on real estate	750 00
Rent from company's real estate	1,643 49
Total	$308,188 07

Number of shares of stock in force	59,701
Capital subscribed and in force	$9,386,000 00
Number of stockholders	12,454
Number of depositors	3,072
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 4½

LIABILITIES.

Running stock and dividends	$2,109,595 52
Paid-up stock and dividends	2,611,431 75
Deposits and accrued interest	927,144 83
Reserve fund	291,103 22
Undivided profit fund	63,854 28
Deposits from other building and loan associations	15,000 00
Deposits from other financial institutions	47,500 00
Total	$6,065,629 60
Interest due and uncollected	$10,645 33

DISBURSEMENTS.

Loans on mortgage security	$1,786,875 00
Loans on stock, certificates or pass-book security	171,331 37
Loans on all other security	11,674 45
Withdrawals of running stock and dividends	1,245,330 34
Withdrawals of paid-up stock	588,000 00
Withdrawals of deposits	547,570 17
Deposits in other building and loan associations	20,000 00
Deposits in other financial institutions	50,000 00
Insurance and taxes paid for borrowers	245 98
Real estate—office building site	5,252 98
Dividends on paid-up stock	116,274 17
Interest on deposits	30,830 14
Losses	191 92
Repairs on company's real estate	529 80
Taxes	325 52
Salaries of officers and directors	15,900 00
Office help, rent and legal services	6,648 46
All other expenses	15,639 07
Deposits by other building and loan associations withdrawn	2,000 00
Deposits by other financial institutions withdrawn	15,000 00
Bonds purchased	121,735 46
Furniture and fixtures	46 00
Total	$4,751,400 83
Cash on hand	253,123 00
Total	$5,004,523 83

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$91,031 44
Dividends on mortgage loan credits	41 48
Dividends on paid-up stock	120,893 92
Reserve fund credit	24,629 89
Interest on deposits	32,402 49
Salaries of officers and directors	15,900 00
Office help, rent and legal services	6,648 46
All other expenses	15,639 07
Taxes	325 52
Repairs on company's real estate	529 80
Furniture and fixtures	146 00
Total	$308,188 07

Number of shares loaned upon	84
Par value of each share	$100 and $200
Number of borrowers	2,403
Plan of Association	Permanent

*Changed to Fidelity Building Association, April 16, 1918.

HOMESTEAD LOAN AND SAVINGS ASSOCIATION OF DAYTON.

Incorporated, December 5, 1884. Authorized capital, $5,000,000.00.

President, Eli Fasold.
Address, Dayton.

Secretary, Oscar F. Davisson.
Address, Dayton.
Attorney, Oscar F. Davisson.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$84,369 50
Loans on mortgage security	1,537,240 70
Loans on stock, certificates or pass-book security	9,540 00
Real estate	2,380 00
Real estate sold on contract	1,100 00
Due from borrowers for insurance and taxes	140 05
Bonds	13,150 00
Total	$1,647,920 25
Interest due and uncollected	$1,759 39

LIABILITIES.

Running stock and dividends	$542,136 07
Paid-up stock and dividends	590,056 45
Deposits and accrued interest	276,066 00
Reserve fund	79,685 00
Undivided profit fund	12,476 73
Borrowed money and accrued interest	75,000 00
Contingent profit on real estate sold on contract	400 00
Deposits from other building and loan associations	72,100 00
Total	$1,647,920 25
Interest due and uncollected	$1,759 39

RECEIPTS.

Dues on running stock	$276,414 03
Paid-up stock	159,775 00
Deposits	181,178 16
Credits on mortgage loans	393,801 76
Loans on stock, certificates or pass-book security	25,818 84
Borrowed money	75,000 00
Deposits from other building and loan associations	72,100 00
Insurance and taxes refunded by borrowers	567 12
Interest	87,601 34
Interest on daily bank balances	190 99
Rents from company's real estate	395 40
Deposits in other building and loan associations withdrawn and accrued interest	35,477 92
Sale of bonds and interest	14,828 24
Total	$1,323,148 80
Cash on hand at close of last fiscal year	33,999 98
Total	$1,357,148 78

DISBURSEMENTS.

Loans on mortgage security	$586,378 17
Loans on stock, certificates or pass-book security	25,189 34
Withdrawals of running stock and dividends	276,454 49
Withdrawals of paid-up stock	173,601 78
Withdrawals of deposits	153,687 99
Insurance and taxes paid for borrowers	505 28
Interest on deposits	12,187 63
Interest on borrowed money	1,470 13
Repairs on company's real estate	25 77
Taxes	66 01
Salaries of officers and directors	9,960 00
Office help, rent and legal services	750 00
All other expenses	3,464 06
Bonds purchased and accrued interest	28,138 63
Undivided profit fund	900 00
Total	$1,272,779 28
Cash on hand	84,369 50
Total	$1,357,148 78

PROFIT AND LOSS—EARNINGS.

Interest	$87,601 34
Interest on daily balances	190 99
Interest deposits in other financial institutions	477 92
Rent from company's real estate	395 40
Total	$88,665 65

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$24,235 98
Dividends on paid-up stock	28,643 31
Reserve fund credit	6,619 53
Interest on deposits	13,270 47
Interest on borrowed money	1,470 13
Salaries of officers and directors	9,960 00
Office help, rent and legal sevices	750 00
All other expenses	3,464 06
Taxes	66 01
Repairs on company's real estate	25 77
Interest on bonds—accrued	160 39
Total	$88,665 65

Number of shares of stock in force	20,248
Capital subscribed and in force	$2,024,800 00
Number of stockholders	2,135
Number of depositors	279
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 to 5½

Number of shares loaned upon	5,139
Par value of each share	$100 00
Number of borrowers	762
Plan of Association	Permanent

MIAMI LOAN AND BUILDING ASSOCIATION OF DAYTON.

Incorporated, February 7, 1887.
President, P. E. Gilbert.
Address, Dayton.

Authorized capital, $5,000,000 00.
Secretary, C. J. McKee.
Address, Dayton.
Attorney, C. J. McKee.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$130,347 61
Loans on mortgage security	2,413,063 90
Loans on stock, certificates or pass-book security	14,200 60
Furniture and fixtures	1,206 75
Real estate	900 00
Real estate sold on contract	1,548 69
Real estate—office building	4,507 99
Bonds	21,200 00
Deposits in other building and loan associations	13,500 00
Deposits in other financial institutions	31,000 00
Total	$2,631,475 54
Interest due and uncollected	$3,845 47

RECEIPTS.

Dues on running stock	$107,663 51
Paid-up stock	368,600 00
Deposits	435,442 22
Loans on mortgage security repaid	441,497 59
Loans on stock, certificates or pass-book security	8,325 00
Borrowed money	85,000 00
Deposits from other building and loan associations	38,000 00
Real estate sold on contract	130 35
Interest	144,853 14
Liberty loan subscriptions	24,730 92
Fines	104 21
Appraisement fees	314 00
Rents from company's real estate	327 20
Deposits in other financial institutions withdrawn	179,000 00
Sale of bonds	21,300 00
Other receipts	147 59
Total	$1,855,435 73
Cash on hand at close of last fiscal year	105,344 31
Total	$1,960,780 04

PROFIT AND LOSS—EARNINGS.

Interest	$144,740 31
Fines	104 21
Rent from company's real estate	327 20
Miscellaneous	411 59
Total	$145,583 31

Number of shares of stock in force	21,277
Capital subscribed and in force	$2,127,700 00
Number of stockholders	3,318
Number of depositors	2,250
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 to 5

LIABILITIES.

Running stock and dividends	$287,573 66
Paid-up stock and dividends	1,594,081 51
Deposits and accrued interest	518,078 15
Reserve fund	106,251 47
Undivided profit fund	26,971 83
Borrowed money and accrued interest	60,000 00
Deposits from other building and loan associations	35,000 00
Liberty loan subscriptions	3,518 92
Total	$2,631,475 54
Interest due and uncollected	$3,845 47

DISBURSEMENTS.

Loans on mortgage security	$456,170 72
Loans on stock, certificates or pass-book security	20,625 60
Withdrawals of running stock and dividends	96 800 92
Withdrawals of paid-up stock	442,600 00
Withdrawals of deposits	343,694 99
Borrowed money	50,000 00
Deposits in other building and loan associations	13,500 00
Deposits in other financial institutions	184,000 00
Liberty loan subscriptions	21,212 00
Dividends on paid-up stock	79,232 95
Interest on deposits	19,540 89
Interest on borrowed money	1,654 17
Repairs on company's real estate	18 31
Taxes	29 33
Salaries of officers and directors	8,799 00
Office help, rent and legal services	4,890 71
All other expenses	5,039 95
Deposits by other building and loan associations withdrawn	40,000 00
Bonds purchased	42,500 00
Miscellaneous	122 89
Total	$1,830,432 43
Cash on hand	130,347 61
Total	$1,960,780 04

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$13,010 86
Dividends on paid-up stock	79,342 53
Reserve fund credit	5,243 55
Undivided profit credit	7,270 68
Interest on deposits	20,280 91
Interest on borrowed money	1,654 17
Salaries of officers and directors	8,799 00
Office help, rent and legal services	4,890 71
All other expenses	5,039 95
Taxes	29 33
Repairs on company's real estate	18 31
Cash shortage	3 31
Total	$145,583 31

Par value of each share	$100 00
Number of borrowers	1,024
Plan of Association	Permanent

MONTGOMERY COUNTY BUILDING AND LOAN ASSOCIATION OF DAYTON.

Incorporated, August 7, 1908. Authorized capital, $2,000,000.00.

President, Howard R. Clepinger.
Address, Dayton.
Treasurer, Clarence Keifer.
Address, Dayton.

Secretary, Lee Markey.
Address, Dayton.
Attorney, Lee Markey.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$19,885 93
Loans on mortgage security	439,707 09
Loans on stock, certificates or pass-book security	17,520 00
Furniture and fixtures	364 00
Due from borrowers for insurance and taxes	3 60
Bonds	5,800 00
Total	$483,280 62

LIABILITIES.

Running stock and dividends	$178,704 90
Paid-up stock and dividends	131,986 82
Deposits and accrued interest	119,704 79
Reserve fund	5,061 46
Borrowed money and accrued interest	5,000 00
Deposits from other building and loan associations	41,800 00
Deposits from other financial institutions	1,022 65
Total	$483,280 62

RECEIPTS.

Dues on running stock	$85,028 27
Paid-up stock	34,385 00
Deposits	123,258 05
Loans on mortgage security repaid	133,508 24
Loans on stock, certificates or pass-book security	13,647 00
Borrowed money	18,000 00
Deposits from other building and loan associations	23,300 00
Deposits from other financial institutions	1,022 65
Insurance and taxes refunded by borrowers	80 00
Interest	27,118 42
Sale of bonds—Liberty	6,550 00
Total	$465,897 63
Cash on hand at close of last fiscal year	19,616 79
Total	$485,514 42

DISBURSEMENTS.

Loans on mortgage security	$174,626 02
Loans on stock, certificates or pass-book security	28,642 00
Withdrawals of running stock and dividends	80,276 88
Withdrawals of paid-up stock	36,230 00
Withdrawals of deposits	97,793 98
Borrowed money	13,000 00
Insurance and taxes paid for borrowers	83 60
Dividends on paid-up stock	6,290 14
Interest on deposits	6,398 81
Interest on borrowed money	231 67
Salaries of officers and directors	1,550 00
Office help, rent and legal services	1,895 00
All other expenses	1,227 46
Deposits by other building and loan associations withdrawn	5,000 00
Bonds purchased—Liberty	12,3[illegible]0 00
Interest on Liberty bonds	32 93
Total	$465,628 49
Cash on hand	19,885 93
Total	$485,514 42

PROFIT AND LOSS—EARNINGS.

Interest	$27,066 10
Interest on Liberty bonds	52 32
Total	$27,118 42

Number of shares of stock in force	4,831
Capital subscribed and in force	$483,076 00
Number of stockholders	803
Number of depositors	137
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4, 5 and 5½

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,773 41
Dividends on paid-up stock	6,469 06
Reserve fund credit	1,219 70
Interest on deposits	6,678 19
Interest on borrowed money and bonds	264 60
Salaries of officers and directors	1,550 00
Office help, rent and legal services	1,895 00
All other expenses	1,227 46
Furniture and fixtures	41 00
Total	$27,118 42

Number of shares loaned upon	2,600
Par value of each share	$100 00
Number of borrowers	238
Plan of Association	Permanent

MUTUAL HOME AND SAVINGS ASSOCIATION OF DAYTON.

General Manager, C. Rufus Jones, Dayton.

Incorporated, April 19, 1873.
President, John E. Viot.
Address, Dayton.
Treasurer, Frederick A. Funkhauser.
Address, Dayton.

Authorized capital, $20,000,000.00
Secretary, William H. Kimmel.
Address, Dayton.
Attorney, Lee Warren James.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 30, 1917.

ASSETS.

Cash on hand	$448,251 60
Loans on mortgage security	9,201,150 09
Loans on stock, certificates or passbook security	119,050 00
Loans on all other security	26,350 00
Furniture and fixtures	3,625 02
Real estate	60,651 12
Real estate—office building	414,265 64
Due from borrowers for insurance and taxes	57 66
Bonds	142,250 00
Deposits in other building and loan associations	41,600 00
Total	$10,457,251 13
Interest due and uncollected	$12,618 26

RECEIPTS.

Dues on running stock	$1,941,869 59
Paid-up stock	954,100 00
Deposits	889,584 42
Loans on mortgage security repaid	1,862,146 50
Loans on stock, certificates or passbook security	244,539 00
Loans on all other security repaid	31,700 72
Borrowed money	100,000 00
Deposits from other building and loan associations	150,000 00
Deposits from other financial institutions	97,000 00
Real estate sold	55,088 99
Insurance and taxes refunded by borrowers	78 69
Interest	536,905 96
Rents from company's real estate	2,742 32
Deposits in other building and loan associations withdrawn	115,000 00
Deposits in other financial institutions withdrawn	475,000 00
Other receipts in detail	110,600 00
Miscellaneous	1,565 15
Total	$7,567,921 34
Cash on hand at close of last fiscal year	360,494 22
Total	$7,928,415 56

PROFIT AND LOSS—EARNINGS.

Interest	$536,905 96
Miscellaneous	1,565 15
Profit on sale of real estate	3,195 00
Rent from company's real estate	2,742 32
Total	$544,408 43

Number of shares of stock in force	119,400
Capital subscribed and in force	$11,940,000 00
Number of stockholders	18,716
Number of depositors	5,315
Rate per cent. interest charged	5 and 6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5½

LIABILITIES.

Running stock and dividends	$4,484,548 17
Paid-up stock and dividends	3,639 324 49
Deposits and accrued interest	1,421,352 35
Reserve fund	466,288 69
Undivided profit fund	107,737 43
Borrowed money and accrued interest	100,000 00
Deposits from other building and loan associations	120,000 00
Deposits from other financial institutions	118,000,00
Total	$10,457,251 13
Interest due and uncollected	$12,618 26

DISBURSEMENTS.

Loans on mortgage security	$2,879,156 99
Loans on stock, certificates or passbook security	280,059 00
Loans on all other security	22,450 72
Withdrawals of running stock and dividends	1,788,683 47
Withdrawals of paid-up stock	915,100 00
Withdrawals of deposits	575,272 35
Losses	8,286 52
Deposits in other building and loan associations	51,600 00
Deposits in other financial institutions	100,000 00
Insurance and taxes paid for borrowers	130 85
Real estate (purchase price)	43,313 46
Real estate—office building	248,156 08
Dividends on paid-up stock	173,538 82
Interest on deposits	49,257 15
Interest on borrowed money	2,002 36
Repairs on company's real estate	9 55
Taxes	2,839 69
Salaries of officers and directors	19,940 15
Office help, rent and legal services	13,255 17
All other expenses	17,536 61
Deposits by other building and loan associations withdrawn	30,000 00
Deposits by other financial institutions withdrawn	15,000 00
Bonds purchased	240,850 00
Office furniture and fixtures	3,625 02
Total	$7,480,163 96
Cash on hand	448,251 60
Total	$7,928,415 56

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$203,132 22
Dividends on paid-up stock	178,512 15
Reserve fund credit	38,063 98
Undivided profit credit	22,215 88
Interest on deposits	46,900 67
Interest on borrowed money	2,002 36
Salaries of officers and directors	19,940 15
Office help, rent and legal services	13,255 17
All other expenses	17,536 61
Taxes	2,839 69
Repairs on company's real estate	9 55
Total	$544,408 43

Par value of each share	$100 00
Number of borrowers	2,827
Plan of Association	Permanent

OHIO SAVINGS AND LOAN ASSOCIATION
OF DAYTON.

Incorporated, May 19, 1910. **Authorized capital, $300,000 00**

President, Samuel B. Bigger.
Address, 2233 S. Wayne Ave.

Secretary, David I. Prugh.
Address, 415 Oxford Ave.
Attorney, David I. Prugh.
Address, 415 Oxford Ave.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1917.

ASSETS.

Cash on hand	$3,782 30
Loans on mortgage security	271,691 73
Loans on stock, certificates or pass-book security	3,580 00
Furniture and fixtures	592 85
Due from borrowers for insurance and taxes	181 83
Bonds—Liberty	5,267 61
Total	$285,096 32
Interest due and uncollected	$189 10

LIABILITIES.

Paid-up stock and dividends	$67,103 45
Deposits and accrued interest	210,033 70
Reserve fund	4,959 17
Borrowed money and accrued interest	3,000 00
Total	$285,096 32
Interest due and uncollected	$189 10

RECEIPTS.

Paid-up stock	$29,090 00
Deposits	154,044 88
Loans on mortgage security repaid	123,637 48
Loans on stock, certificates or pass-book security	9,622 50
Borrowed money	8,000 00
Real estate sold on contract	1,770 60
Insurance and taxes refunded by borrowers	282 66
Interest	16,672 60
Sale of bonds—Liberty	2,270 00
Total	$345,390 72
Cash on hand at close of last fiscal year	2,212 06
Total	$347,602 78

DISBURSEMENTS.

Loans on mortgage security	$136,095 18
Loans on stock, certificates or pass-book security	8,377 50
Withdrawals of paid-up stock	23,821 00
Withdrawals of deposits	112,395 21
Borrowed money	14,000 00
Insurance and taxes paid for borrowers	270 65
State funds	25,000 00
Dividends on paid-up stock	3,365 44
Interest on deposits	8,968 84
Interest on borrowed money	276 50
Interest on Liberty bonds	37 61
Salaries of officers and directors	1,736 00
Office help, rent and legal services	240 00
All other expenses	1,143 70
Bonds purchased—Liberty	7,500 00
Fixtures	592 85
Total	$343,820 48
Cash on hand	3,782 30
Total	$347,602 78

PROFIT AND LOSS—EARNINGS.

Interest	$16,672 60
Contingent profit on real estate	328 00
Total	$17,000 60

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$3,430 23
Reserve fund credit	975 29
Interest on deposits	9,198 88
Interest on borrowed money	276 50
Salaries of officers and directors	1,736 00
Office help, rent and legal services	240 00
All other expenses	1,143 70
Total	$17,000 60

Number of shares of stock in force	654
Capital subscribed and in force	$65,356 00
Number of stockholders	74
Number of depositors	664
Rate per cent. interest charged	6 to 6½
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4 to 5

Par value of each share	$100 00
Number of borrowers	213
Plan of Association	Permanent

PERMANENT BUILDING AND SAVINGS ASSOCIATION OF DAYTON.

Incorporated, March 30, 1874. Authorized capital, $5,000,000.00.

President, August Snyder.
Address, 1723 E. Richard St.
Treasurer, Fred Ecki.
Address, 259 Park St.

Secretary, Joseph Straub.
Address, 34 Linden Ave.
Attorney, Wm. H. H. Ecki.
Address, 160 Park St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 27, 1917.

ASSETS.

Cash on hand	$27,159 00
Loans on mortgage security	953,722 61
Loans on stock, certificates or pass-book security	7,680 00
Furniture and fixtures	650 00
Real estate	5,000 00
Real estate sold on contract	684 50
Due from borrowers for insurance and taxes	91 28
Bonds	65 00
Total	$995,052 39
Interest due and uncollected	$3,685 71

LIABILITIES.

Running stock and dividends	$253,298 00
Paid-up stock and dividends	594,566 11
Deposits and accrued interest	48,388 73
Reserve fund	50,000 00
Undivided profit fund	13,749 55
Borrowed money and accrued interest	35,000 00
Contingent profit on real estate sold on contract	50 00
Total	$995,052 39
Interest due and uncollected	$3,685 71

RECEIPTS.

Dues on running stock	$115,693 79
Paid-up stock	161,700 00
Deposits	82,191 86
Credits on mortgage loans	251,832 52
Loans on stock, certificates or pass-book security	34,050 00
Borrowed money	35,000 00
Real estate sold on contract	43 00
Insurance and taxes refunded by borrowers	111 79
Interest	55,909 19
Rents from company's real estate	289 94
Deposits in other building and loan associations withdrawn	25,000 00
Sale of bonds—Liberty	6,935 00
Total	$768,757 09
Cash on hand at close of last fiscal year	30,516 68
Total	$799,273 77

DISBURSEMENTS.

Loans on mortgage security	$315,126 35
Loans on stock, certificates or pass-book security	19,680 00
Withdrawals of running stock and dividends	104,965 82
Withdrawals of paid-up stock	141,500 00
Withdrawals of deposits	120,502 84
Deposits in other building and loan associations	25,000 00
Insurance and taxes paid for borrowers	99 97
Dividends on paid-up stock	28,159 63
Interest on deposits	3,015 67
Interest on borrowed money	187 92
Interest refunded	42 08
Taxes	59 18
Salaries of officers and directors	4,775 00
Office help, rent and legal services	640 00
All other expenses	1,350 31
Bonds purchased—Liberty	7,000 00
Furniture and fixtures	10 00
Total	$772,114 77
Cash on hand	27,159 00
Total	$799,273 77

PROFIT AND LOSS—EARNINGS.

Interest	$55,909 19
Rents from company's real estate	289 94
Total	$56,199 13

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,101 97
Dividends on mortgage loan credits	1,355 63
Dividends on paid-up stock	29,156 79
Reserve fund credit	2,400 00
Undivided profit credit	2,595 49
Interest on deposits	2,424 76
Interest on borrowed money	187 92
Salaries of officers and directors	4,775 00
Office help, rent and legal services	640 00
All other expenses	1,350 31
Taxes	59 18
Furniture and fixtures	110 00
Interest refunded	42 08
Total	$56,199 13

Number of shares of stock in force	16,688
Capital subscribed and in force	$3,337,600 00
Number of stockholders	1,982
Number of depositors	99
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4, 4½ and 5

Number of shares loaned upon	5,649
Par value of each share	$200 00
Number of borrowers	552
Plan of Association	Permanent

STATE SAVINGS AND LOAN ASSOCIATION

OF DAYTON.

Incorporated, June 22, 1892.

President, Geo. H. Meyer.
Address, Dayton.

Authorized capital, $2,000,000.00.

Secretary, James R. Randall.
Address, West Milton.
Attorney, Ellis P. Legler.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$13,129 78
Loans on mortgage security	266,533 07
Loans on stock, certificates or passbook security	2,649 27
Furniture and fixtures	544 32
Real estate	4,7[illegible]6 43
Bonds	3,630 00
Total	$29[illegible]1,282 87
Interest due and uncollected	$953 29

LIABILITIES.

Running stock and dividends	$93,885 56
Paid-up stock and dividends	84,649 12
Deposits and accrued interest	86,574 21
Reserve fund	9,015 00
Undivided profit fund	10,958 98
Deposits from other building and loan associations	6,200 00
Total	$291,282 87
Interest due and uncollected	$953 29

RECEIPTS.

Dues on running stock	$30,839 57
Paid-up stock	14,375 00
Deposits	42,757 16
Loans on mortgage security repaid	35,613 15
Loans on stock, certificates or passbook security	2,779 03
Borrowed money	2,000 00
Deposits from other building and loan associations	6,200 00
Real estate sold	1,950 00
Insurance and taxes refunded by borrowers	188 91
Interest	16,449 58
Rents from company's real estate	473 86
Loan fees	220 07
Refund	15 81
Total	$153,862 14
Cash on hand at close of last fiscal year	10,533 33
Total	$164,395 47

DISBURSEMENTS.

Loans on mortgage security	$59,803 06
Loans on stock, certificates or passbook security	3,910 47
Withdrawals of running stock and dividends	32,499 73
Withdrawals of paid-up stock	9,775 00
Withdrawals of deposits	27,885 91
Borrowed money	2,000 00
Insurance and taxes paid for borrowers	101 13
Real estate improvement	190 00
Dividends on paid-up stock	4,297 56
Interest on deposits	3,564 29
Interest on borrowed money	29 17
Repairs on company's real estate	126 53
Taxes	110 80
Salaries of officers and directors	1,675 00
Office help, rent and legal services	1,130 80
All other expenses	536 24
Bonds purchased	3,630 00
Total	$151,265 69
Cash on hand	13,129 78
Total	$164,395 47

PROFIT AND LOSS—EARNINGS.

Interest	$16,449 58
Sale of real estate	280 00
Refund	15 81
Fees	220 07
Rent from company's real estate	473 86
Transferred from undivided profit fund	29 10
Reduction running stock	25 76
Total	$17,494 18

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$4,730 93
Dividends on paid-up stock	4,415 59
Reserve fund credit	505 00
Undivided profit credit	276 75
Interest on deposits	3,892 50
Interest on borrowed money	29 17
Salaries of officers and directors	1,675 00
Office help, rent and legal services	1,130 80
All other expenses	536 24
Taxes	110 80
Repairs on company's real estate	126 53
Furniture and fixtures	60 47
Insurance	4 40
Total	$17,494 18

Number of shares of stock in force	4,985
Capital subscribed and in force	$498,510 00
Number of stockholders	725
Number of depositors	306
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4, 4½ and 5

Number of shares loaned upon	3,222
Par value of each share	$100 00
Number of borrowers	171
Plan of Association	Permanent

UNION BUILDING AND LOAN ASSOCIATION OF DAYTON.

Incorporated, December 12, 1902.

Authorized capital, $500,000.00.

President, Arthur D. Black.
Address, Dayton.
Treasurer, R. S. Wilcock.
Address, Dayton.

Secretary, Wm. G. Frizell.
Address, Dayton.
Attorney, Wm. G. Frizell.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$17,325 26
Loans on mortgage security	398,883 77
Loans on stock, certificates or pass-book security	6,395 25
Real estate	198 45
Due from borrowers for insurance and taxes	246 44
Bonds—Liberty	5,025 07
Deposits in other building and loan associations	9,500 00
Total	$437,574 24
Interest due and uncollected	$1,111 35

RECEIPTS.

Dues on running stock	$95,506 27
Paid-up stock	21,550 00
Deposits	87,621 34
Loans on mortgage security repaid	50,768 15
Loans on stock, certificates or pass-book security	10,290 00
Borrowed money	38,500 00
Deposits from other building and loan associations	24,400 00
Insurance and taxes refunded by borrowers	96 30
Interest	24,756 54
Total	$353,488 60
Cash on hand at close of last fiscal year	16,859 82
Total	$370,348 42

PROFIT AND LOSS—EARNINGS.

Interest	$24,756 54
Total	$24,756 54

Number of shares of stock in force	2,658
Capital subscribed and in force	$265,800 00
Number of stockholders	510
Number of depositors	133
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5 and 5½

LIABILITIES.

Running stock and dividends	$113,936 98
Paid-up stock and dividends	155,442 40
Deposits and accrued interest	122,702 95
Reserve fund	14,841 91
Borrowed money and accrued interest	9,250 00
Deposits from other building and loan associatins withdrawn	21,400 00
Total	$437,574 24
Interest due and uncollected	$1,111 35

DISBURSEMENTS.

Loans on mortgage security	$57,245 86
Loans on stock, certificates or pass-book security	8,953 25
Withdrawals of running stock and dividends	114,428 69
Withdrawals of paid-up stock	27,250 00
Withdrawals of deposits	85,235 12
Borrowed money	29,250 00
Deposits in other building and loan associations	3,000 00
Insurance and taxes paid for borrowers	183 87
Dividends on paid-up stock	8,080 60
Interest on deposits	6,786 61
Interest on borrowed money	328 07
Taxes	83 38
Salaries of officers and directors	2,032 69
Office help, rent and legal services	1,330 25
All other expenses	809 70
Deposits by other building and loan associations withdrawn	3,000 00
Bonds purchased—Liberty	5,025 07
Total	$353,023 16
Cash on hand	17,325 26
Total	$370,348 42

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,086 85
Dividends on paid-up stock	7,590 00
Reserve fund credit	655 10
Interest on deposits	6,840 50
Interest on borrowed money	328 07
Salaries of officers and directors	2,032 69
Office help, rent and legal services	1,330 25
All other expenses	809 70
Taxes	83 38
Total	$24,756 54

Number of shares loaned upon	64
Par value of each share	$100 00
Number of borrowers	210
Plan of Association	Permanent

WASHINGTON BUILDING COMPANY

OF DAYTON.

Incorporated, February 12, 1880. Authorized capital, $750,000.00.

President, Herman Soehner.
Address, 112 Jefferson St., Dayton.
Treasurer, Balthaser Drufner.
Address, 34 Stone St., Dayton.

Secretary, H. H. McGrew.
Address, 1010 U. B. Bldg., Dayton.
Attorney, Dawes T. Bennert.
Address, 1009 U. B. Bldg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 26, 1917.

ASSETS.

Cash on hand	$7,581 18
Loans on mortgage security	288,837 71
Loans on stock, certificates or pass-book security	500 00
Furniture and fixtures	323 28
Real estate sold on contract	1,475 00
Due from borrowers for insurance and taxes	18 00
Total	$298,735 17
Interest due and uncollected	$182 30

LIABILITIES.

Running stock and dividends	$97,833 49
Credits on mortgage loans	21,987 28
Credits on real estate sold on contract	25 93
Paid-up stock and dividends	63,992 35
Deposits and accrued interest	83,409 00
Reserve fund	11,737 73
Undivided profit fund	2,568 67
Borrowed money and accrued interest	10,000 00
Contingent profit on real estate sold on contract	180 72
Deposits from other building and loan associations	7,000 00
Total	$298,735 17
Interest due and uncollected	$182 30

RECEIPTS.

Dues on running stock	$27,611 14
Paid-up stock	28,100 00
Deposits	45,206 17
Credits on mortgage loans	144,375 59
Loans on stock, certificates or pass-book security	900 00
Borrowed money	10,000 00
Deposits from other building and loan associations	10,000 00
Real estate sold on contract	10 43
Insurance and taxes refunded by borrowers	28 15
Interest	16,057 44
Refund	10 90
Other receipts	102 45
Total	$282,402 27
Cash on hand at close of last fiscal year	11,124 95
Total	$293,527 22

DISBURSEMENTS.

Loans on mortgage security	$151,980 65
Loans on stock, certificates or pass-book security	1,400 00
Withdrawals of running stock and dividends	37,304 36
Withdrawals of paid-up stock	23,100 00
Withdrawals of deposits	41,511 42
Borrowed money—state funds	15,000 00
Insurance and taxes paid for borrowers	36 15
Dividends on paid-up stock	2,935 62
Interest on deposits	4,437 28
Interest on borrowed money	542 68
Salaries of officers and directors	1,850 00
Office help, rent and legal services	259 00
All other expenses	486 43
Deposits by other building and loan associations withdrawn	5,000 00
Undivided profit	102 45
Total	$285,946 04
Cash on hand	7,581 18
Total	$293,527 22

PROFIT AND LOSS—EARNINGS.

Interest	$16,057 44
Premium	10 90
Total	$16,068 34

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,421 55
Dividends on paid-up stock	3,065 98
Reserve fund credit	375 20
Undivided profit credit	496 26
Interest on deposits	4,536 32
Interest on borrowed money	542 68
Salaries of officers and directors	1,850 00
Office help, rent and legal services	259 00
All other expenses	486 43
Furniture and fixtures—reduction	34 92
Total	$16,068 34

Number of shares of stock in force	5,037
Capital subscribed and in force	$503,675 00
Number of stockholders	454
Number of depositors	79
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	2,904
Par value of each share	$100 00
Number of borrowers	172
Plan of Association	Permanent

WEST SIDE BUILDING AND LOAN COMPANY
OF DAYTON.

Incorporated March 21, 1887.
President, A. L. Shearer.
Address, Dayton.
Treasurer, William O. Horrell.
Address, Dayton.

Authorized capital, $5,000,000.00.
Secretary, C. S. Billman.
Address, Dayton.
Attorney, J. W. Kritzer.
Address, Dayton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$227,623 36
Loans on mortgage security	2,833,665 01
Loans on all other security	2,509 66
Furniture and fixtures	3,200 00
Real estate	3,600 00
Real estate sold on contract	1,119 93
Due from borrowers for insurance and taxes	91 43
Bonds—Liberty	15,000 00
Deposits in other building and loan associations	68,900 00
Total	$3,155,709 39
Interest due and uncollected	$519 91

LIABILITIES.

Running stock and dividends	$1,539,260 90
Paid-up stock and dividends	459,884 24
Deposits and accrued interest	1,079,194 52
Reserve fund	58,344 96
Undivided profit fund	14,024 77
Deposits from other building and loan associations	5,000 00
Total	$3,155,709 39
Interest due and uncollected	$519 91

RECEIPTS.

Dues on running stock	$863,717 20
Paid-up stock	166,400 00
Deposits	1,238,746 49
Loans on mortgage security repaid	695,491 08
Loans on all other security repaid	4,980 67
Real estate sold	24,300 00
Real estate sold on contract	120 00
Insurance and taxes refunded by borrowers	642 91
Interest	167,943 46
Rents from company's real estate	528 36
Deposits in other building and loan associations withdrawn	40,000 00
Deposits in other financial institutions withdrawn	5,000 00
Contingent fund	2,000 00
Surplus fund	67 20
Total	$3,209,937 37
Cash on hand at close of last fiscal year	139,548 04
Total	$3,349,485 41

DISBURSEMENTS.

Loans on mortgage security	$1,079,682 01
Loans on all other security	2,690 33
Accrued interest on Liberty bonds	75 22
Withdrawals of running stock and dividends	791,880 08
Withdrawals of paid-up stock	141,250 00
Withdrawals of deposits	969,438 33
Contingent fund	2,084 99
Deposits in other building and loan associations	23,900 00
Insurance and taxes paid for borrowers	669 92
Real estate (purchase price)	7,500 00
Real estate on contract	120 00
Dividends on paid-up stock	20,809 64
Interest on deposits	39,789 49
Repairs on company's real estate	97 81
Taxes	427 47
Salaries of officers and directors	7,695 89
Office help, rent and legal services	5,520 66
All other expenses	7,790 19
Deposits by other financial institutions withdrawn	5,000 00
Bonds purchased—Liberty	15,000 00
Surplus fund	440 02
Total	$3,121,862 05
Cash on hand	227,623 36
Total	$3,349,485 4

PROFIT AND LOSS—EARNINGS.

Interest	$167,943 46
Rent from company's real estate	528 36
Sale of real estate	1,500 00
Total	$169,971 82

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$68,418 5
Dividends on paid-up stock	21,803 30
Reserve fund credit	10,850 13
Undivided profit credit	5,856 50
Interest on deposits	40,836 08
Interest accrued on Liberty bonds	75 22
Salaries of officers and directors	7,695 89
Office help, rent and legal services	5,520 66
All other expenses	7,790 19
Taxes	427 47
Repairs on company's real estate	97 81
Furniture and fixtures	600 00
Total	$169,971 82

Number of shares of stock in force	48,208
Capital subscribed and in force	$4,820,800 00
Number of stockholders	6,937
Number of depositors	2,266
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4, 4½ and 5

Number of shares loaned upon	28,336
Par value of each share	$100 00
Number of borrowers	1,596
Plan of Association	Permanent

GERMANTOWN BUILDING AND SAVINGS ASSOCIATION

OF GERMANTOWN, MONTGOMERY COUNTY.

Incorporated, January 12, 1887.

Authorized capital, $500,000.00.

President, Chas. W. Hildabolt.
Address, Germantown.
Treasurer, Colon L. Hildabolt.
Address, Germantown.

Secretary, John C. Schaeffer.
Address, Germantown.
Attorney, Chester A. Eby.
Address, Germantown.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,131 47
Loans on mortgage security	204,377 94
Real estate	4,423 48
Bonds	3,000 00
Total	$214,932 89
Interest due and uncollected	$295 30

LIABILITIES.

Running stock and dividends	$66,757 80
Credits on mortgage loans	32,527 22
Deposits and accrued interest	97,088 54
Reserve fund	7,243 59
Undivided profit fund	1,315 74
Borrowed money and accrued interest	10,000 00
Total	$214,932 89
Interest due and uncollected	$295 30

RECEIPTS.

Dues on running stock	$23,068 78
Deposits	23,626 34
Loans on mortgage security repaid	24,214 61
Borrowed money	10,000 00
Insurance and taxes refunded by borrowers	9 32
Interest	10,868 10
Rent—office space	50 00
Sale of bonds	5,000 00
Total	$96,837 15
Cash on hand at close of last fiscal year	7,745 16
Total	$104,582 31

DISBURSEMENTS.

Loans on mortgage security	$24,862 76
Withdrawals of running stock and dividends	25,761 70
Withdrawals of deposits	27,226 44
Borrowed money	5,000 00
Insurance and taxes paid for borrowers	2 60
Real estate (purchase price)	4,423 48
Interest on deposits	4,539 13
Interest on borrowed money	231 17
Salaries of officers and directors	1,047 00
Office help, rent and legal services	184 75
All other expenses	162 31
Bonds purchased	8,000 00
Interest on bonds	9 50
Total	$101,450 84
Cash on hand	3,131 47
Total	$104,582 31

PROFIT AND LOSS—Earnings.

Interest	$10,868 10
Rent office space	50 00
Transferred from undivided profit fund	240 00
Total	$11,158 10

PROFIT AND LOSS—Distribution.

Dividends on running stock	$3,488 45
Dividends on mortgage loan credits	952 63
Reserve fund credit	490 00
Undivided profit credit	53 16
Interest on deposits	4,539 13
Interest on borrowed money	231 17
Salaries of officers and directors	1,047 00
Office help, rent and legal services	184 75
All other expenses	162 31
Interest on bonds	9 50
Total	$11,158 10

Number of shares of stock in force	3,360
Capital subscribed and in force	$336,000 00
Number of stockholders	319
Number of depositors	261
Rate per cent. interest charged	5 98/100 & 6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4½

Number of shares loaned upon	1,708
Par value of each share	$100 00 and $500 00
Number of borrowers	121
Plan of Association	Permanent

MIAMISBURG BUILDING AND LOAN ASSOCIATION
OF MIAMISBURG, MONTGOMERY COUNTY.

Incorporated, April 8, 1893.

President, W. S. Bookwalter.
Address, Miamisburg.

Authorized capital, $1,000,000.00.

Secretary, C. A. Eicher.
Address, Miamisburg.
Attorney, Mahlon Gebhart.
Address, Miamisburg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS

Cash on hand	$39,873 07
Loans on mortgage security	350,783 50
Furniture and fixtures	600 00
Real estate	32,536 77
Real estate sold on contract	6,057 10
Due from borrowers for insurance and taxes	228 35
Total	$430,078 79
Interest due and uncollected	$57 15

LIABILITIES

Running stock and dividends	$77,165 44
Credits on real estate sold on contract	813 00
Paid-up stock and dividends	29,613 00
Deposits and accrued interest	293,090 35
Reserve fund	12,500 00
Undivided profit fund	5,263 14
Contingent profit on real estate sold on contract	502 85
Stockholders' redemption fund	11,131 01
Total	$430,078 79
Interest due and uncollected	$57 15

RECEIPTS

Dues on running stock	$34,342 88
Paid-up stock	4,400 00
Deposits	108,133 00
Loans on mortgage security repaid	81,523 02
Loans on stock, certificates or pass-book security	350 00
Real estate sold	11,493 66
Real estate sold on contract	434 95
Insurance and taxes refunded by borrowers	276 17
Interest	22,636 29
Profit on real estate sold	462 48
Fines	22 60
Interest on deposits—Returned	17 50
Pass-books and initiation fees	7 40
Rents from company's real estate	1,952 10
Deposits in other building and loan associations withdrawn	17,000 00
Real estate repairs—Refunded	1 00
Stockholders' redemption fund	396 68
Total	$283,449 73
Cash on hand at close of last fiscal year	34,622 21
Total	$318,071 94

DISBURSEMENTS

Loans on mortgage security	$80,205 54
Withdrawals of running stock and dividends	43,752 61
Withdrawals of paid-up stock	2,780 00
Withdrawals of deposits	110,038 46
Deposits in other building and loan associations	15,000 00
Insurance and taxes paid for borrowers	164 57
Real estate (purchase price)	4,072 28
Real estate on contract	1,850 00
Dividends on paid-up stock	1,409 35
Interest on deposits	13,807 34
Repairs on company's real estate	184 25
Taxes	719 71
Salaries of officers and directors	1,614 00
Office help, rent and legal services	560 00
All other expenses	1,169 25
Furniture and fixtures	124 00
Stockholders' redemption fund	747 51
Total	$278,198 87
Cash on hand	39,873 07
Total	$318,071 94

PROFIT AND LOSS—EARNINGS.

Interest	$22,636 29
Fines	22 60
Rent from company's real estate	1,952 10
Dividend returned	7 40
Interest on deposits—Returned	17 50
Profit on real estate sold	462 48
Total	$25,098 37

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$3,645 34
Dividends on paid-up stock	1,456 45
Reserve fund credit	500 00
Undivided profit credit	1,057 38
Interest on deposits	13,868 99
Salaries of officers and directors	1,614 00
Office help, rent and legal services	560 00
All other expenses	1,168 25
Taxes	719 71
Repairs on company's real estate	184 25
Furniture and fixtures	324 00
Total	$25,098 37

Number of shares of stock in force	6,387
Capital subscribed and in force	$638,700 00
Number of stockholders	712
Number of depositors	376
Rate per cent interest charged	6 and 6½
Rate per cent dividend declared to running and paid-up stock	5
Rate per cent interest paid on deposits	4, 4½ and 5

Number of shares loaned upon	4,635
Par value of each share	$100 00
Number of borrowers	257
Plan of Association	Permanent

MUTUAL BUILDING AND LOAN COMPANY

OF MIAMISBURG, MONTGOMERY COUNTY.

Incorporated, March 12, 1880. Authorized capital, $2,000,000.00.

President, S. H. Mays.
Address, Miamisburg.
Treasurer, J. M. Purnell.
Address, Miamisburg.

Secretary, J. M. Purnell.
Address, Miamisburg.
Attorney, W. A. Reiter.
Address, Miamisburg.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$37,690 24
Loans on mortgage security	562,736 96
Real estate sold on contract	610 00
Bonds	74,000 00
Deposits in other building and loan associations	55,500 00
Total	$730,537 20
Interest due and uncollected	$909 89

LIABILITIES.

Running stock and dividends	$403,533 05
Paid-up stock and dividends	23,575 00
Deposits and accrued interest	258,036 37
Reserve fund	37,000 00
Undivided profit fund	8,392 78
Total	$730,537 20
Interest due and uncollected	$909 89

RECEIPTS.

Dues on running stock	$74,007 71
Deposits	188,013 73
Loans on mortgage security repaid	143,752 55
Real estate sold on contract	30 00
Interest	40,256 98
Rents from company's real estate	141 51
Deposits in other building and loan associations withdrawn	78,000 00
Total	$524,202 48
Cash on hand at close of last fiscal year	32,790 35
Total	$556,992 83

DISBURSEMENTS.

Loans on mortgage security	$140,140 53
Withdrawals of running stock and dividends	102,642 68
Withdrawals of deposits	169,286 02
Deposits in other building and loan associations	82,500 00
Dividends on paid-up stock	1,150 00
Interest on deposits	10,362 09
Taxes	12 28
Salaries of officers and directors	3,450 00
Office help, rent and legal services	570 00
All other expenses	1,188 99
Bonds purchased	8,000 00
Total	$519,302 59
Cash on hand	37,690 24
Total	$556,992 83

PROFIT AND LOSS—EARNINGS.

Interest	$40,256 98
Rent from company's real estate	141 51
Total	$40,398 49

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$19,297 31
Dividends on paid-up stock	1,150 00
Reserve fund credit	2,000 00
Undivided profit credit	1,762 44
Interest on deposits	10,967 47
Salaries of officers and directors	3,450 00
Office help, rent and legal services	570 00
All other expenses	1,188 99
Taxes	12 28
Total	$40,398 49

Number of shares of stock in force	5,751
Capital subscribed and in force	$1,150,200 00
Number of stockholders	1,541
Number of depositors	860
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	3,645
Par value of each share	$200 00
Number of borrowers	457
Plan of Association	Permanent

HOME SAVINGS AND BUILDING ASSOCIATION
OF WEST CARROLLTON, MONTGOMERY COUNTY.

FINAL REPORT AS OF MARCH 12, 1918.

RECEIPTS.

Dues on running stock	$4 46
Loans on mortgage security repaid	50 00
Real estate sold	10,000 00
Real estate sold on contract	1,256 93
Insurance and taxes refunded by borrowers	8 52
Interest	361 14
Rents from company's real estate to purchaser	181 80
Deposits in other building and loan associations withdrawn	10,000 00
Other receipts in detail—Insurance premium refunded, $22.77; office fixtures, $65.00; notary fee, 25c; surplus cash, 36c	88 38
Total	$21,951 23

PROFIT AND LOSS—EARNINGS.

Interest	$361 14
Rent from company's real estate	150 00
Taxes and insurance premium refunded	41 35
Notary fees	25
Surplus cash	36
Fund for contingent losses	2,454 48
Office fixtures	39 45
Book deposits, 13⅓% loss	1,505 90
Certificate deposits, 13⅓% loss	7,226 67
Total	$11,779 60

DISBURSEMENTS.

Withdrawals of running stock and dividends	$1,915 10
Withdrawals of paid-up stock	9,033 33
Deposits in other building and loan associations	8,000 00
Repairs on company's real estate	5 51
Taxes	80 65
Salaries of officers and directors	67 50
Office help, rent and legal services	274 25
All other expenses	285 67
Trustees' services	1,120 97
Rents due purchaser of $10,000.00 real estate sold	31 80
Total	$20,814 78
Overdraft January 1, 1917	1,136 45
Total	$21,951 23

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4 34
Trustee services cash $1,120.97; account for office safe and not paid and taken by trustee on account of services, $100.00	1,220 97
Loss on loans	155 51
Loss on real estate	9,400 00
Salaries of officers and directors	67 50
Office help, rent and legal services	274 25
All other expenses	285 67
Taxes	80 65
Repairs on company's real estate	5 51
Running stock	10 20
Real estate sold on contract	275 00
Total	$11,779 60

MALTA SAVINGS AND LOAN COMPANY

OF MALTA, MORGAN COUNTY.

Incorporated, May 1, 1890. Authorized capital, $200,000.00.

President, Austin A. Coulson.
Address, Malta.
Treasurer, Lida D. Heil.
Address, Malta.

Secretary, Sarah A. Lutton.
Address, Malta.
Attorney, H. M. Finley.
Address, Malta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 1, 1918.

ASSETS

Cash on hand	$964 40
Loans on mortgage security	66,850 67
Loans on stock, certificates or pass-book security	250 00
Furniture and fixtures	337 30
Real estate sold on contract	84 06
Due from borrowers for insurance and taxes	3 34
Bonds	5,000 00
Total	$73,489 77
Interest due and uncollected	$563 01

LIABILITIES

Running stock and dividends	$60,128 33
Deposits and accrued interest	10,600 00
Reserve fund	2,417 62
Undivided profit fund	243 82
Contingent profit on real estate sold on contract	100 00
Total	$73,489 77
Interest due and uncollected	$563 01

RECEIPTS

Dues on running stock	$16,166 24
Deposits	2,800 00
Loans on mortgage security repaid	13,966 67
Loans on stock, certificates or pass-book security	2,362 66
Borrowed money	4,500 00
Real estate sold on contract	86 56
Interest	4,610 42
Transfer fee	1 30
Pass-books and initiation fees	23 00
Total	$44,516 85
Cash on hand at close of last fiscal year	4,729 60
Total	$49,246 45

DISBURSEMENTS

Loans on mortgage security	$11,036 00
Loans on stock, certificates or pass-book security	3,726 09
Withdrawals of running stock and dividends	16,738 56
Withdrawals of deposits	6,050 00
Borrowed money	4,500 00
Interest on deposits	548 03
Interest on borrowed money	67 50
Salaries of officers and directors	395 00
Office help, rent and legal services	82 00
All other expenses	125 21
Bonds purchased	5,000 00
Furniture and fixtures	13 66
Total	$48,282 05
Cash on hand	964 40
Total	$49,246 45

PROFIT AND LOSS—EARNINGS.

Interest	$4,610 42
Transfer fees	1 30
Pass-books and initiation fees	23 00
Transferred from undivided profit fund	145 55
Total	$4,780 27

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$3,357 53
Reserve fund credit	169 05
Interest on deposits	548 03
Interest on borrowed money	67 50
Salaries of officers and directors	395 00
Office help, rent and legal services	82 00
All other expenses	125 21
Furniture and fixtures	35 95
Total	$4,780 27

Number of shares of stock in force	1,548
Capital subscribed and in force	$154,800 00
Number of stockholders	353
Number of depositors	23
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stock	6
Rate per cent interest paid on deposits	4

Number of shares loaned upon	366
Par value of each share	$100 00
Number of borrowers	116
Plan of Association	Permanent

MORROW COUNTY BUILDING AND LOAN COMPANY

OF CARDINGTON, MORROW COUNTY.

Incorporated, January 7, 1884.

Authorized capital, $400,000.00

President, A. E. Curtis.
Address, Mt. Gilead.

Secretary, E. H. Conaway.
Address, Cardington.
Attorney, W. P. Vaughan.
Address, Cardington.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 7, 1918.

ASSETS

Cash on hand	$5,704 70
Loans on mortgage security	143,685 40
Loans on stock, certificates or pass-book security	1,850 00
Furniture and fixtures	150 00
Bonds	5,000 00
Total	$156,390 10
Interest due and uncollected	$1,235 65

LIABILITIES.

Running stock and dividends	$116,193 35
Credits on mortgage loans	2,581 50
Deposits and accrued interest	32,189 89
Reserve fund	4,772 98
Undivided profit fund	352 38
Due borrowers on unfinished buildings	00 00
Total	$156,390 10
Interest due and uncollected	$1,235 65

RECEIPTS.

Dues on running stock	$21,619 25
Deposits	18,732 53
Loans on mortgage security repaid	20,107 50
Loans on stock, certificates or pass-book security	1,770 50
Borrowed money	5,000 00
Interest	7,787 30
Transfer fees	50
Pass-books and initiation fees	6 25
Returned check	100 00
Total	$75,123 83
Cash on hand at close of last fiscal year	5,831 63
Total	$80,955 46

DISBURSEMENTS

Loans on mortgage security	$35,960 50
Loans on stock, certificates or pass-book security	1,902 00
Withdrawals of running stock and dividends	18,346 50
Withdrawals of deposits	7,279 50
Borrowed money	5,000 00
Interest on deposits	699 60
Returned check	100 00
Salaries of officers and directors	594 50
Office help, rent and legal services	36 00
All other expenses	182 16
Bonds purchased	5,000 00
Furniture and fixtures	150 00
Total	$75,250 76
Cash on hand	5,704 70
Total	$80,955 46

PROFIT AND LOSS—EARNINGS

Interest	$7,787 30
Transfer fees	50
Pass-books and initiation fees	6 25
Transferred from undivided profit fund	153 50
Total	$7,947 55

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$5,955 58
Reserve fund credit	314 20
Undivided profit credit	165 51
Interest on deposits	699 60
Salaries of officers and directors	594 50
Office help, rent and legal services	36 00
All other expenses	182 16
Total	$7,947 55

Number of shares of stock in force	1,914
Capital subscribed and in force	$382,800 00
Number of stockholders	400
Number of depositors	58
Rate per cent interest charged	6 and 7
Rate per cent dividend declared to running and paid-up stock	5½
Rate per cent interest paid on deposits	4

Number of shares loaned upon	146
Par value of each share	$200 00
Number of borrowers	113
Plan of Association	Permanent

DRESDEN BUILDING AND LOAN COMPANY

OF DRESDEN, MUSKINGUM COUNTY.

Incorporated, March 25, 1890. Authorized capital, $500,000.00.

President, Charles W. Stevenson.
Address, Dresden.

Secretary, J. W. Lanning.
Address, Dresden.
Attorney, S. B. Darner.
Address, Zanesville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 27, 1917.

ASSETS.

Cash on hand	$2,102 77
Loans on mortgage security	46,236 70
Loans on stock, certificates or pass book security	1,209 51
Real estate	4,840 00
Real estate sold on contract	1,309 11
Due from borrowers for insurance and taxes	18 90
Total	$55,716 99
Interest due and uncollected	$20 65

LIABILITIES.

Running stock and dividends	$36,508 31
Credits on real estate sold on contract	188 70
Paid-up stock and dividends	13,827 70
Reserve fund	2,952 5
Borrowed money and accrued interest	2,000 00
Contingent profit on real estate sold on contract	239 83
Total	$55,716 99
Interest due and uncollected	$20 65

RECEIPTS.

Dues on running stock	$8,363 44
Paid-up stock	1,200 00
Credits on mortgage loans	11,081 02
Loans on stock, certificates or pass-book security	2,119 24
Borrowed money	5,250 00
Real estate sold on contract	188 70
Insurance and taxes refunded by borrowers	441 75
Interest	3,041 00
Pass-books and initiation fees	6 25
Rents from company's real estate	274 00
Tax refunded	24 48
Total	$31,989 88
Cash on hand at close of last fiscal year	1,586 35
Total	$33,576 23

DISBURSEMENTS.

Loans on mortgage security	$11,850 00
Loans on stock, certificates or pass-book security	980 00
Withdrawals of running stock and dividends	13,013 28
Withdrawals of paid-up stock	400 00
Borrowed money	3,250 00
Insurance and taxes paid for borrowers	438 26
Dividends on paid-up stock	595 00
Interest on borrowed money	123 03
Repairs on company's real estate	32 56
Taxes	80 50
Salaries of officers and directors	535 00
Office help, rent and legal services	88 00
All other expenses	87 83
Total	$31,473 46
Cash on hand	2,102 77
Total	$33,576 23

PROFIT AND LOSS—EARNINGS.

Interest	$3,041 00
Pass-books and initiation fees	6 25
Rent from company's real estate	274 00
Tax refunded	24 48
Total	$3,345 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,624 25
Dividends on paid-up stock	627 70
Reserve fund credit	146 84
Interest on borrowed money	123 03
Salaries of officers and directors	535 00
Office help, rent and legal services	88 00
All other expenses	87 83
Taxes	80 52
Repairs on company's real estate	32 56
Total	$3,345 73

Number of shares of stock in force	1,522
Capital subscribed and in force	$152,200 00
Number of stockholders	287
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	682
Par value of each share	$100 00
Number of borrowers	108
Plan of Association	Permanent

HOME BUILDING COMPANY

OF ROSEVILLE, MUSKINGUM COUNTY.

Incorporated, January 23, 1893. **Authorized capital, $300,000.00.**

President, C. L. Ballou.
Address, Roseville.

Secretary, W. H. Maddox.
Address, Roseville.
Attorney, J. N. Owens.
Address, Roseville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,912 98
Loans on mortgage security	196,853 48
Loans on stock, certificates or pass-book security	540 00
Furniture and fixtures	200 00
Real estate sold on contract	400 00
Due from borrowers for insurance and taxes	29 93
Deposits in other building and loan associations	18,500 00
Total	$222,436 39
Interest due and uncollected	$227 21

LIABILITIES.

Running stock and dividends	$27,943 91
Credits on mortgage loans	48,853 05
Credits on real estate sold on contract	214 63
Paid-up stock and dividends	18,849 00
Deposits and accrued interest	89,719 41
Reserve fund	3,900 00
Undivided profit fund	2,784 68
Savings account	30,171 71
Total	$222,436 39
Interest due and uncollected	$227 21

RECEIPTS.

Dues on running stock	$4,237 58
Paid-up stock	2,100 00
Deposits	48,309 06
Credits on mortgage loans	6,131 52
Loans on mortgage security repaid	30,633 00
Deposits, savings	27,253 32
Real estate sold on contract	17 93
Insurance and taxes refunded by borrowers	91 39
Interest	9,471 69
Deposits in other building and loan associations withdrawn	4,000 00
Total	$132,245 49
Cash on hand at close of last fiscal year	2,162 14
Total	$134,407 63

DISBURSEMENTS.

Loans on mortgage security	$45,004 00
Loans on stock, certificates or pass-book securities	540 00
Withdrawals of running stock and dividends	3,743 39
Withdrawals of paid-up stock	2,000 00
Withdrawals of deposits	32,538 53
Deposits in other building and loan associations	22,500 00
Insurance and taxes paid for borrowers	121 32
Dividends on paid-up stock	1,092 00
Interest on deposits	3,653 66
Salaries of officers and directors	1,022 50
Office help, rent and legal services	147 68
All other expenses	218 45
Withdrawals savings accounts	15,913 12
Total	$128,494 65
Cash on hand	5,912 98
Total	$134,407 63

PROFIT AND LOSS—Earnings.

Interest	$9,471 69
Total	$9,471 69

PROFIT AND LOSS—Distribution.

Dividends on running stock	$1,534 67
Dividends on paid-up stock	1,095 00
Reserve fund credit	200 00
Undivided profit credit	659 20
Interest on deposits	3,653 66
Interest on deposits—saving account	940 53
Salaries of officers and directors	1,022 50
Office help, rent and legal services	147 68
All other expenses	218 45
Total	$9,471 69

Number of shares of stock in force	2,491
Capital subscribed and in force	$249,100 00
Number of stockholders	354
Number of depositors	612
Rate per cent. interest charged	6 and 6½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4½

Number of shares loaned upon	1,836
Par value of each share	$100 00
Number of borrowers	247
Plan of Association	Permanent

ROSEVILLE BUILDING AND LOAN COMPANY

OF ROSEVILLE, MUSKINGUM COUNTY.

Incorporated, February 13, 1901. **Authorized capital, $400,000.00.**

President, J. A. Cowan.
Address, Roseville.
Treasurer, W. Nelson McCoy.
Address, Roseville.

Secretary, S. W. Moore.
Address, Roseville.
Attorney, C. E. Swingle.
Address, Zanesville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$4,569 83
Loans on mortgage security	122,840 46
Loans on stock, certificates or pass-book security	1,359 18
Furniture and fixtures	157 00
Real estate	3,946 89
Real estate sold on contract	448 84
Total	$133,322 20
Interest due and uncollected	$501 14

LIABILITIES.

Running stock and dividends	$15,611 96
Paid-up stock and dividends	12,125 00
Deposits and accrued interest	96,450 11
Deposits—savings account	3,303 38
Reserve fund	4,100 00
Undivided profit fund	1,685 90
Overpaid by borrowers	45 85
Total	$133,322 20
Interest due and uncollected	$501 14

RECEIPTS.

Dues on running stock	$1,296 05
Savings deposits	3,482 71
Deposits	16,697 22
Credits on mortgage loans	20 953 02
Loans on mortgage security repaid	12,023 30
Loans on stock, certificates or pass-book security	4,650 97
Real estate sold on contract	341 05
Insurance and taxes refunded by borrowers	74 78
Interest	8,649 45
Loan fees	131 75
Rents from company's real estate	251 00
Overpaid by borrowers	20 00
Total	$68,571 30
Cash on hand at close of last fiscal year	5,904 60
Total	$74,475 90

DISBURSEMENTS.

Loans on mortgage security	$21,543 33
Loans on stock, certificates or pass-book security	2,675 00
Withdrawals of running stock and dividends	3,114 73
Withdrawals of paid-up stock	2,500 00
Withdrawals of deposits	25,824 68
Savings account and interest	4,736 00
Insurance and taxes paid for borrowers	11 34
Dividends on paid-up stock	777 50
Interest on deposits	4,971 75
Interest on borrowed money	42 38
Repairs on company's real estate	9 48
Taxes	143 25
Salaries of officers and directors	1,027 00
Office help, rent and legal services	156 58
All other expenses	246 74
Deposits by other financial institutions withdrawn—State funds	2,000 00
Miscellaneous	126 31
Total	$69,906 07
Cash on hand	4,569 83
Total	$74,475 90

PROFIT AND LOSS—EARNINGS.

Interest	$8,649 45
Loan fees	131 75
Rent from company's real estate	251 00
Taxes and insurance repaid	63 44
Total	$9,095 64

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$949 37
Dividends on mortgage loan credits	146 28
Dividends on paid-up stock	777 50
Reserve fund credit	284 26
Undivided profit credit	235 90
Interest on deposits	4,971 75
Interest on borrowed money	42 38
Salaries of officers and directors	1,027 00
Office help, rent and legal services	156 58
All other expenses	246 74
Taxes and insurance	168 85
Repairs on company's real estate	9 48
Furniture and fixtures	36 75
Profit and loss	42 80
Total	$9,095 64

Number of shares of stock in force	2,368
Capital subscribed and in force	$225,025 00
Number of stockholders	270
Number of depositors	164
Rate per cent. interest charged	6, 6½ and 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4, 4½ and 5

Number of shares loaned upon	1,904
Par value of each share	$25 00 and $100 00
Number of borrowers	185
Plan of Association	Permanent

ROSEVILLE BUILDING AND LOAN COMPANY

OF ROSEVILLE, MUSKINGUM COUNTY.

Incorporated, February 13, 1891.

Authorized capital, $400,000.00.

President, J. A. Cowan.
Address, Roseville.

Secretary, S. P. Wigton.
Address, Roseville.

Treasurer, Nelson McCoy.

Attorney, C. E. Swingle.
Address, Zanesville.

FINAL REPORT AS OF MAY 4, 1918.

RECEIPTS

Dues on running stock	$446 55
Deposits—Savings	907 93
Deposits	2,486 90
Credits on mortgage loans	5,930 91
Loans on mortgage security repaid	7,300 86
Loans on stock, certificates or pass-book security	524 93
Credits on stock certificates and pass-book security	29 69
Real estate sold	1,060 65
Real estate sold on contract	130 00
Insurance and taxes refunded by borrowers	28 97
Interest	140 55
To repay check returned	111 25
Rents from company's real estate	46 00
Total	$19,145 19
Cash on hand at close of last fiscal year	4,569 83
Total	$23,715 02

DISBURSEMENTS.

Loans on mortgage security	$2,000 00
Withdrawals of running stock and dividends	1,185 07
Withdrawals of deposits	11,120 05
Withdrawals of deposits—Savings	2,081 50
Insurance and taxes paid for borrowers	6 80
Real estate on contract	1,100 00
Interest on deposits	72 52
Overpaid by borrowers	45 85
Taxes	98 11
Salaries of officers and directors	332 67
Office help, rent and legal services	50 00
All other expenses	172 00
Check returned	111 25
Total	$18,375 82
Cash on hand	5,339 20
Total	$23,715 02

HOME BUILDING COMPANY.

Running stock and dividends	$14,873 44
Paid-up stock	12,125 00
Deposits	87,766 96
Credits on mortgage loans	5,930 91
Credits on loans, stock, certificates or P. B. security	29 69
Savings deposits	2,129 81
Reserve fund	4,100 00
Undivided profit	1,735 90
Credit on real estate sold on contract	130 00
Interest	215 52
Total	$152,752 25

HOME BUILDING COMPANY.

Mortgage loans	$117,539 60
Loans on stock, certificates or P. B	834 25
Real estate	2,886 24
Real estate sold on contract	1,548 84
Expense	732 10
Cash	5,339 20
Furniture and fixtures	157 00
Total	$152,752 25

THE EQUITABLE SAVINGS COMPANY
OF ZANESVILLE, MUSKINGUM COUNTY.

Incorporated, October 17, 1887.
President, Albert T. Baker.
Address, Zanesville.

Authorized capital, $1,000,000.00.
Secretary, Howard E. Buker.
Address, Zanesville.
Attorney, Howard E. Buker.
Address, Zanesville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 31, 1918.

ASSETS.

Cash on hand	$69,650 06
Loans on mortgage security	786,607 74
Loans on stock, certificates or pass-book security	11,045 00
Loans on all other security	21,217 25
Furniture and fixtures	800 00
Real estate	14,765 00
Real estate sold on contract	6,067 94
Real estate—office building	26,500 00
Due from borrowers for insurance and taxes	865 97
Bonds	79,462 50
Deposits in other building and loan associations	57,500 00
Deposits in other financial institutions	10,000 00
Total	$1,084,481 46
Interest due and uncollected	$1,329 47

RECEIPTS.

Dues on running stock	$34,286 97
Deposits	756,733 75
Loans on mortgage security repaid	187,646 57
Loans on stock, certificates or pass-book security	3,985 00
Loans on all other security repaid	1,975 91
Repairs to borrower's property	35 25
Deposits from other financial institutions	430 40
Real estate sold	1,800 00
Real estate sold on contract	2,464 21
Insurance and taxes refunded by borrowers	767 69
Interest	54,861 21
Premium	389 00
Fines	173 25
Rents from company's real estate	1,230 85
Deposits in other building and loan associations withdrawn	52,500 00
Deposits in other financial institutions withdrawn	15,000 00
Sale of bonds	52,550 00
Total	$1,166,830 06
Cash on hand at close of last fiscal year	66,209 50
Total	$1,233,039 56

PROFIT AND LOSS—EARNINGS.

Interest	$54,445 82
Rent from company's real estate	1,230 85
Loan fees	389 00
Safety deposit box rent	173 25
Contingent profit on real estate	83 00
Total	$56,321 92

Number of shares of stock in force	9,214
Capital subscribed and in force	$921,400 00
Number of stockholders	717
Number of depositors	2,686
Rate per cent. interest charged	5, 6 and 7
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	4

LIABILITIES.

Running stock and dividends	$162,795 43
Deposits and accrued interest	884,682 19
Reserve fund	22,100 00
Undivided profit fund	3,920 84
Contingent profit on real estate sold on contract	383 00
Deposits from other financial institutions	10,600 00
Total	$1,084,481 46
Interest due and uncollected	$1,329 47

DISBURSEMENTS.

Loans on mortgage security	$196,110 00
Loans on stock, certificates or pass-book security	9,895 00
Loans on all other security	11,874 00
Repairs to borrower's property	35 25
Withdrawals of running stock and dividends	6,117 06
Withdrawals of deposits	641,598 14
Undivided profit	4,100 00
Deposits in other building and loan associations	80,000 00
Deposits in other financial institutions	15,000 00
Insurance and taxes paid for borrowers	1,536 14
Real estate (purchase price)	8,500 00
Office building	500 00
Dividends on running stock	11,219 75
Interest on deposits	31,602 78
Interest accrued on bonds	415 39
Repairs on company's real estate	837 60
Taxes	619 06
Salaries of officers and directors	7,680 00
Office help, rent and legal services	575 00
All other expenses	3,001 03
Deposits by other financial institutions withdrawn	860 80
Bonds purchased	131,312 50
Total	$1,163,389 50
Cash on hand	69,650 06
Total	$1,233,039 56

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,974 57
Dividends on mortgage loan credits	1,245 18
Reserve fund credit	600 00
Undivided profit credit	86 70
Interest on deposits	31,602 78
Salaries of officers and directors	7,680 00
Office help, rent and legal services	575 00
All other expenses	3,001 03
Taxes	619 06
Repairs on company's real estate	837 60
Furniture and fixtures	100 00
Total	$56,321 92

Number of shares loaned upon	5,931
Par value of each share	$100 00
Number of borrowers	666
Plan of Association	Permanent

HOME MUSKINGUM SAVINGS COMPANY
OF ZANESVILLE, MUSKINGUM COUNTY.

Incorporated, April 13, 1886.

Authorized capital, $300,000.00.

President, John N. Palmer.
Address, Zanesville.
Treasurer, E. T. Conwell.
Address, Zanesville.

Secretary, C. G. Griffiths.
Address, Zanesville.
Attorney, C. G. Griffiths.
Address, Zanesville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 30, 1918.

ASSETS.

Cash on hand	$10,666 13
Loans on mortgage security	223,879 11
Loans on stock, certificates or pass-book security	500 00
Loans on all other security	600 00
Furniture and fixtures	800 00
Real estate	5,934 50
Real estate sold on contract	1,515 68
Due from borrowers for insurance and taxes	50 82
Bonds	2,900 00
Total	$246,846 24
Interest due and uncollected	$280 99

LIABILITIES.

Running stock and dividends	$39,396 61
Paid-up stock and dividends	14,681 20
Deposits and accrued interest	189,785 02
Reserve fund	2,127 47
Undivided profit fund	455 94
Deposits from other financial institutions	400 00
Total	$246,846 24
Interest due and uncollected	$280 99

RECEIPTS.

Dues on running stock	$19,022 21
Paid-up stock	2,200 00
Deposits	164,259 62
Loans on mortgage security repaid	34,741 95
Loans on stock, certificates or pass-book security	1,000 00
Borrowed money	11,000 00
Real estate sold	1,100 00
Real estate sold on contract	34 33
Insurance and taxes refunded by borrowers	289 41
Interest	14,731 04
Rents from company's real estate	403 50
Sale of bonds	7,150 00
Total	$255,932 06
Cash on hand at close of last fiscal year	11,305 99
Total	$267,238 05

DISBURSEMENTS.

Loans on mortgage security	$26,564 89
Loans on stock, certificates or pass-book security	1,500 00
Withdrawals of running stock and dividends	4,477 19
Withdrawals of paid-up stock	1,900 00
Withdrawals of deposits	186,978 27
Borrowed money	11,000 00
Insurance and taxes paid for borrowers	308 52
Real estate on contract	900 00
Dividends on paid-up stock	663 89
Interest on deposits	7,546 84
Interest on borrowed money	49 49
Repairs on company's real estate	226 51
Taxes	129 90
Salaries of officers and directors	1,200 00
Office help, rent and legal services	1,048 50
All other expenses	1,250 98
Bonds purchased	10,050 00
Contingent fund loss	679 49
Furniture and fixtures	97 45
Total	$256,571 92
Cash on hand	10,666 13
Total	$267,238 05

PROFIT AND LOSS—EARNINGS.

Interest	$14,731 04
Rent from company's real estate	403 50
Total	$15,134 54

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,631 33
Dividends on paid-up stock	692 64
Reserve fund credit	804 96
Undivided profit credit	455 94
Interest on deposits	7,546 84
Interest on borrowed money	49 49
Salaries of officers and directors	1,200 00
Office help, rent and legal services	1,048 50
All other expenses	1,250 98
Taxes	129 90
Repairs on company's real estate	226 51
Furniture and fixtures	97 45
Total	$15,134 54

Number of shares of stock in force	508
Capital subscribed and in force	$50,800 00
Number of stockholders	215
Number of depositors	1,375
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	239
Plan of Association	Permanent

HOMESTEAD BUILDING AND SAVINGS COMPANY

OF ZANESVILLE, MUSKINGUM COUNTY.

Incorporated, February 28, 1884. Authorized capital, $2,000,000.00.

President, V. H. Brown.
Address, Zanesville.
Treasurer, W. E. Guthrie.
Address, Zanesville.

Secretary, T. F. Spangler.
Address, Zanesville.
Attorney, T. F. Spangler.
Address, Zanesville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$24,883 13
Loans on mortgage security	307,000 31
Real estate	9,410 84
Real estate sold on contract	4,907 78
Due from borrowers for insurance and taxes	290 64
Bonds—Liberty	200 00
Total	$346,692 70
Interest due and uncollected	$2,525 28

LIABILITIES.

Running stock and dividends	$184,821 22
Deposits and accrued interest	120,494 24
Reserve fund	21,000 00
Undivided profit fund	2,377 24
Deposits from other financial institutions	18,000 00
Total	$346,692 70
Interest due and uncollected	$2,525 28

RECEIPTS.

Dues on running stock	$44,530 66
Deposits	44,132 63
Loans on mortgage security repaid	44,092 33
Deposits from other financial institutions	5,000 00
Real estate sold	200 00
Real estate sold on contract	435 74
Insurance and taxes refunded by borrowers	204 96
Interest	18,194 55
Transfer fees	13 75
Pass-books and initiation fees	27 50
Rents from company's real estate	186 74
Total	$157,018 86
Cash on hand at close of last fiscal year	24,399 96
Total	$181,418 82

DISBURSEMENTS.

Loans on mortgage security	$40,885 00
Withdrawals of running stock and dividends	42,053 98
Withdrawals of deposits	48,440 39
Insurance and taxes paid for borrowers	329 29
Interest on deposits	6,454 18
Repairs on company's real estate	102 08
Taxes	174 00
Salaries of officers and directors	2,326 00
Office help, rent and legal services	1,700 00
All other expenses	370 77
Deposits by other financial institutions withdrawn	13,500 00
Liberty bonds purchased	200 00
Total	$156,535 69
Cash on hand	24,883 13
Total	$181,418 82

PROFIT AND LOSS—EARNINGS.

Interest	$18,194 55
Transfer fees	13 75
Pass-books	27 50
Rent from company's real estate	186 74
Transferred from undivided profit fund	891 01
Loan fees	115 00
Total	$19,428 55

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,695 92
Interest on deposits	6,059 78
Salaries of officers and directors	2,326 00
Office help, rent and legal services	1,700 00
All other expenses	370 77
Taxes	174 00
Repairs on company's real estate	102 08
Total	$19,428 55

Number of shares of stock in force	8,160
Capital subscribed and in force	$816,000 00
Number of stockholders	851
Number of depositors	199
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	3,933
Par value of each share	$100 00
Number of borrowers	246
Plan of Association	Permanent

CALDWELL BUILDING AND LOAN COMPANY
OF CALDWELL, NOBLE COUNTY.

Incorporated, February 13, 1885.

Authorized capital, $1,000,000.00.

President, John Emmons.
Address, Caldwell.

Secretary, J. W. Drake.
Address, Caldwell.
Attorney, Harry A. Smith.
Address, Caldwell.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$18,190 71
Loans on mortgage security	217,485 00
Loans on stock, certificates or pass-book security	5,962 00
Real estate	3,400 00
Real estate sold on contract	2,075 00
Real estate—office building	3,000 00
Deposits in other financial institutions	10,000 00
Total	$260,112 71
Interest due and uncollected	$65 08

LIABILITIES.

Running stock and dividends	$135,457 33
Credits on mortgage loans	53,077 72
Deposits and accrued interest	65,935 00
Reserve fund	4,822 11
Undivided profit fund	555 55
Contingent profit on real estate sold on contract	265 00
Total	$260,112 71
Interest due and uncollected	$65 08

RECEIPTS.

Dues on running stock	$45,846 34
Deposits	42,825 00
Loans on mortgage security repaid	33,965 00
Loans on stock, certificates or pass-book security	3,854 00
Deposits from other financial institutions	6,000 00
Insurance and taxes refunded by borrowers	7 00
Interest	12,981 38
Fines	82 02
Transfer fees	3 00
Pass-books and initiation fees	15 75
Rents from company's real estate	403 50
Profit on real estate	300 00
Stock forfeited	2 58
Total	$146,285 57
Cash on hand at close of last fiscal year	17,708 01
Total	$163,993 58

DISBURSEMENTS.

Loans on mortgage security	$56,755 00
Loans on stock, certificates or pass-book security	6,372 00
Withdrawals of running stock and dividends	35,711 36
Withdrawals of deposits	27,720 00
Deposits in other financial institutions	5,000 00
Insurance and taxes paid for borrowers	7 00
Real estate (purchase price)	3,300 00
Interest on deposits	2,368 70
Repairs on company's real estate	281 17
Taxes	56 80
Salaries of officers and directors	1,383 25
Office help, rent and legal services	278 50
All other expenses	569 09
Deposits by other financial institutions withdrawn	6,000 00
Total	$145,802 87
Cash on hand	18,190 71
Total	$163,993 58

PROFIT AND LOSS—EARNINGS.

Interest	$12,981 38
Fines	82 02
Transfer fees	3 00
Pass-books and initiation fees	15 75
Rent from company's real estate	403 50
Profit on real estate	300 00
Stock forfeited	2 58
Total	$13,788 23

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,308 98
Reserve fund credit	445 00
Undivided profit credit	96 74
Interest on deposits	2,368 70
Salaries of officers and directors	1,383 25
Office help, rent and legal services	278 50
All other expenses	296 05
Taxes	56 80
Repairs on company's real estate	281 17
Furniture and fixtures	273 04
Total	$13,788 23

Number of shares of stock in force	4,937
Capital subscribed and in force	$493,700 00
Number of stockholders	586
Number of depositors	155
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5.4
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	2,470
Par value of each share	$100 00
Number of borrowers	320
Plan of Association	Permanent

AMERICAN SAVINGS COMPANY

OF CROOKSVILLE, PERRY COUNTY.

Incorporated, December 30, 1912. Authorized capital, $10,000.00

President, E. L. Taylor.
Address, Crooksville.

Secretary, F. P. Reed.
Address, Crooksville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$17,147 17
Loans on mortgage security	95,326 03
Loans on stock, certificates or pass-book security	1,203 75
Loans on all other security	376 99
Furniture and fixtures	1,885 00
Real estate—office building	4,500 00
Due from borrowers for insurance and taxes	95 69
Total	$120,534 63

LIABILITIES.

Paid-up stock and dividends	$10,000 00
Deposits and accrued interest	110,229 67
Reserve fund	300 00
Undivided profit fund	4 96
Total	$120,534 63

RECEIPTS.

Paid-up stock	$1,200 00
Deposits	300,440 77
Loans on mortgage security repaid	36,620 86
Loans on stock, certificates or pass-book security	294 85
Loans on all other security repaid	309 74
Insurance and taxes refunded by borrowers	199 74
Interest	5,555 49
Rents from company's real estate	120 00
Other receipts	100 35
Total	$344,841 80
Cash on hand at close of last fiscal year	10,039 90
Total	$354,881 70

DISBURSEMENTS.

Loans on mortgage security	$56,502 17
Loans on stock, certificates or pass-book security	244 00
Loans on all other security	424 74
Withdrawals of paid-up stock	1,200 00
Withdrawals of deposits	273,522 87
Insurance and taxes paid for borrowers	158 44
Dividends on paid-up stock	600 00
Interest on deposits	3,184 14
Repairs on company's real estate	133 70
Taxes	180 14
Salaries of officers and directors	1,110 00
All other expenses	469 37
Transferred from undivided profit	4 96
Total	$337,734 53
Cash on hand	17,147 17
Total	$354,881 70

PROFIT AND LOSS—EARNINGS.

Interest	$5,555 49
Rent from company's real estate	120 00
Transferred from undivided profit fund	79 32
Other earnings	100 35
Total	$5,855 16

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$600 00
Reserve fund credit	50 00
Undivided profit credit	77 81
Interest on deposits	3,184 14
Salaries of officers and directors	1,110 00
All other expenses	469 37
Taxes	180 14
Repairs on company's real estate	133 70
Furniture and fixtures	50 00
Total	$5,855 16

Number of shares of stock in force	100
Capital subscribed and in force	$10,000 00
Number of stockholders	48
Number of depositors	300
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	325
Plan of Association	Permanent

HEMLOCK SAVINGS AND LOAN ASSOCIATION COMPANY

OF HEMLOCK, PERRY COUNTY.

Incorporated, December 1, 1890.

Authorized capital, $100,000.00.

President, Israel Dennis.
Address, Hemlock.
Treasurer, Ida Dennis.
Address, Hemlock.

Secretary, Paul Tague.
Address, New Lexington.
Attorney, Paul Tague.
Address, New Lexington.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$492 52
Loans on mortgage security	16,514 84
Total	$17,007 36
Interest due and uncollected	$68 64

RECEIPTS.

Dues on running stock	$113 00
Paid-up stock	2,000 00
Loans on mortgage security repaid	5,707 04
Interest	1,024 72
Premium	446 92
Fines	18 90
Pass-books and initiation fees	1 50
Other receipts	88 87
Total	$9,400 95
Cash on hand at close of last fiscal year	2,392 52
Total	$11,793 47

PROFIT AND LOSS—EARNINGS.

Interest	$1,024 72
Premium	446 92
Fines	18 90
Pass-books and initiation fees	1 50
Transferred from undivided profit fund	28 81
Miscellaneous	88 87
Total	$1,609 92

Number of shares of stock in force	360
Capital subscribed and in force	$36,000 00
Number of stockholders	73
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	7

LIABILITIES.

Running stock and dividends	$1,440 50
Paid-up stock and dividends	14,419 18
Reserve fund	915 93
Undivided profit fund	231 75
Total	$17,007 36
Interest due and uncollected	$68 64

DISBURSEMENTS.

Loans on mortgage security	$9,609 15
Withdrawals of running stock and dividends	147 66
Withdrawals of paid-up stock	193 00
Dividends on paid-up stock	1,012 46
Salaries of officers and directors	198 00
Office help, rent and legal services	48 00
All other expenses	92 68
Total	$11,300 95
Cash on hand	492 52
Total	$11,793 47

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$90 75
Dividends on mortgage loan credits	80 08
Dividends on paid-up stock	952 43
Undivided profit credit	147 78
Salaries of officers and directors	198 00
Office help, rent and legal services	48 00
All other expenses	92 68
Total	$1,609 72

Par value of each share	$100 00
Number of borrowers	49
Rate per cent. premium charged	3.12
Plan of Association	Permanent

JUNCTION CITY BUILDING AND LOAN COMPANY

OF JUNCTION CITY, PERRY COUNTY.

Incorporated, February 22, 1895. Authorized capital, $100,000.00.

President, Jos. M. Clark.
Address, Junction City.
Treasurer, Dr. F. J. Crosbie.
Address, Junction City.

Secretary, F. J. Bringardner.
Address, Junction City.
Attorney, Paul Tague.
Address, New Lexington.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$286 22
Loans on mortgage security	22,720 56
Furniture and fixtures	41 50
Total	$23,048 28

LIABILITIES.

Running stock and dividends	$5,282 77
Paid-up stock	15,350 00
Dividends on paid up stock	643 28
Reserve fund	883 80
Undivided profit fund	388 43
Borrowed money	500 00
Total	$23,048 28

RECEIPTS.

Dues on running stock	$955 27
Paid-up stock	4,600 00
Credits on mortgage loans	3,774 59
Borrowed money	2,768 00
Interest	1,343 79
Total	$13,441 65
Cash on hand at close of last fiscal year	500 12
Total	$13,941 77

DISBURSEMENTS.

Loans on mortgage security	$5,500 00
Withdrawals of running stock and dividends	1,235 55
Withdrawals of paid-up stock	3,200 00
Borrowed money	2,868 00
Dividends on paid-up stock	477 95
Interest on borrowed money	68 77
Salaries of officers and directors	254 00
Office help, rent and legal services	21 00
All other expenses	30 28
Total	$13,655 55
Cash on hand	286 22
Total	$13,941 77

PROFIT AND LOSS—EARNINGS.

Interest	$1,343 79
Total	$1,343 79

PROFIT AND LOSS—DISTRIBUTON.

Dividends on running stock	$234 38
Dividends on paid-up stock	643 28
Reserve fund credit	48 49
Undivided profit credit	43 59
Interest on borrowed money	68 77
Salaries of officers and directors	254 00
Office help, rent and legal services	21 00
All other expenses	30 28
Total	$1,343 79

Number of shares of stock in force	326
Capital subscribed and in force	$32,600 00
Number of stockholders	193
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4

Par value of each share	$100 00
Number of borrowers	33
Plan of Association	Permanent

LOGAN ELM BUILDING AND LOAN COMPANY

OF CIRCLEVILLE, PICKAWAY COUNTY.

Incorporated, April 1, 1912.

Authorized capital, $300,000.00.

President, George W. Bauder.
Address, Circleville.
Treasurer, Geo. F. Grand-Girard.
Address, Circleville.

Secretary, C. F. Abernethy.
Address, Circleville.
Attorney, S. C. Gamble.
Address, Circleville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$10,396 54
Loans on mortgage security	94,797 87
Loans on stock, certificates or pass-book security	3,603 00
Loans on all other security	685 00
Real estate	407 72
Real estate sold on contract	950 00
Due from borrowers for insurance and taxes	89 57
Total	$110,929 70
Interest due and uncollected	$38 70

LIABILITIES.

Running stock and dividends	$71,819 55
Credits on mortgage loans	31,089 62
Credits on other loans	1,398 00
Credits on real estate sold on contract	299 00
Deposits and accrued interest	4,955 13
Reserve fund	1,079 24
Undivided profit fund	289 16
Total	$110,929 70
Interest due and uncollected	$38 70

RECEIPTS.

Dues on running stock	$13,059 10
Deposits	8,665 19
Credits on mortgage loans	9,301 85
Loans on mortgage security repaid	21,787 77
Loans on stock, certificates or pass-book security	1,565 98
Loans on all other security repaid	8,000 00
Real estate sold	80 00
Real estate sold on contract	299 00
Insurance and taxes refunded by borrowers	503 61
Interest	4,385 67
Fines	108 76
Pass-books and initiation fees	1 50
Rents from company's real estate	62 00
Total	$67,820 43
Cash on hand at close of last fiscal year	2,839 68
Total	$70,660 11

DISBURSEMENTS.

Loans on mortgage security	$26,961 53
Loans on stock, certificates or pass-book security	650 00
Loans on all other security	8,000 00
Withdrawals of running stock and dividends	7,252 25
Withdrawals of deposits	13,495 84
Borrowed money	2,400 00
Insurance and taxes paid for borrowers	230 63
Interest on deposits	331 47
Interest on borrowed money	3 33
Repairs on company's real estate	19 21
Salaries of officers and directors	640 50
Office help, rent and legal services	10 00
All other expenses	66 08
Fines remitted	34 75
Withdrawal stock loan credits	167 98
Total	$60,263 57
Cash on hand	10,396 54
Total	$70,660 11

PROFIT AND LOSS—EARNINGS.

Interest	$4,385 67
Fines	74 01
Pass-books and initiation fees	1 50
Rent from company's real estate	62 00
Total	$4,523 18

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,277 50
Reserve fund credit	175 09
Interest on deposits	331 47
Interest on borrowed money	3 33
Salaries of officers and directors	640 50
Office help, rent and legal services	10 00
All other expenses	66 08
Repairs on company's real estate	19 21
Total	$4,523 18

Number of shares of stock in force	874
Capital subscribed and in force	$68,390 50
Number of stockholders	72
Number of depositors	20
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	82
Par value of each share	$78 25
Number of borrowers	112
Plan of Association	Terminating

WAVERLY BUILDING AND LOAN COMPANY

OF WAVERLY, PIKE COUNTY.

Incorporated, March, 1892.

Authorized capital, $1,000,000.00.

President, Wm. S. Gehres.
Address, Waverly.
Treasurer, M. Hutt.
Address, Waverly.

Secretary, George E. Barch.
Address, Waverly.
Attorney, Levi B. Moore.
Address, Waverly.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$48,846 64
Loans on mortgage security	350,075 00
Loans on stock, certificates or pass-book security	12,927 04
Furniture and fixtures	173 57
Real estate—office building	2,500 00
Due from borrowers for insurance and taxes	294 05
Bonds	20,000 00
War savings stamps	7,602 00
Total	$442,418 30
Interest due and uncollected	$663 12

LIABILITIES.

Running stock and dividends	$354,290 89
Credits on mortgage loans	19,102 21
Credits on other loans	106 25
Paid-up stock and dividends	55,700 00
Reserve fund	9,771 59
Undivided profit fund	3,447 36
Total	$442,418 30
Interest due and uncollected	$663 12

RECEIPTS.

Dues on running stock	$82,803 83
Paid-up stock	9,900 00
Credits on mortgage and pass-book loan	5,412 63
Loans on mortgage security repaid	78,950 00
Loans on all other security repaid	300 00
Real estate sold	2,000 00
Insurance and taxes refunded by borrowers	200 34
Interest	20,163 94
Premium	167 28
Fines	42 90
Pass-books and initiation fees	43 25
Bond interest	287 50
Bank interest	749 66
Total	$201,021 33
Cash on hand at close of last fiscal year	37,856 06
Total	$238,877 39

DISBURSEMENTS.

Loans on mortgage security	$85,900 00
Loans on stock, certificates or pass-book security	12,727 04
Office building	300 00
Withdrawals of running stock and dividends	58,004 91
Withdrawals of paid-up stock	5,100 00
Insurance and taxes paid for borrowers	332 71
Real estate (purchase price)	2,000 00
Dividends on paid-up stock	2,645 00
Repairs on company's real estate	81 36
Taxes	44 58
Salaries of officers and directors	2,189 50
All other expenses	603 65
Bonds purchased	12,[illegible]00 00
War savings stamps	7,602 00
Total	$190,030 75
Cash on hand	48,846 64
Total	$238,877 39

PROFIT AND LOSS—EARNINGS.

Interest	$20,163 94
Premium	167 28
Fines	42 90
Pass-books and initiation fees	43 25
Transferred from undivided profit fund	531 37
Bond interest	287 50
Bank interest	749 66
Total	$21,985 90

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$15,034 11
Dividends on mortgage loan and pass-book credits	434 92
Dividends on paid-up stock	2,645 00
Reserve fund credit	927 65
Undivided profit credit	5 85
Salaries of officers and directors	2,189 50
All other expenses	603 65
Taxes	44 58
Repairs on company's real estate	81 36
Furniture and fixtures	19 28
Total	$21,985 90

Number of shares of stock in force	8,810
Capital subscribed and in force	$881,000 00
Number of stockholders	1,004
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	3,501
Par value of each share	$100 00
Number of borrowers	311
Rate per cent. pr mium charged	1.04
Plan of Association	Permanent

HOME BUILDING AND LOAN COMPANY
OF KENT, PORTAGE COUNTY.

Incorporated, April 19, 1898. Authorized capital, $300,000.00.

President, J. G. Getz.
Address, Kent.

Secretary, G. S. Getz.
Address, Kent.
Attorney, C. H. Curtis.
Address, Kent.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 28, 1918.

ASSETS.

Cash on hand	$868 91
Loans on mortgage security	80,787 33
Total	$81,656 24

LIABILITIES.

Paid-up stock and dividends	$40,800 00
Deposits and accrued interest	30,107 14
Reserve fund	3,500 00
Undivided profit fund	583 00
Borrowed money and accrued interest	6,650 00
Taxes	16 10
Total	$81,656 24

RECEIPTS.

Paid-up stock	$7,300 00
Deposits	13,186 77
Credits on mortgage loans	33,876 37
Borrowed money	18,738 49
Real estate sold	300 00
Insurance and taxes refunded by borrowers	16 10
Interest	4,611 07
Premium	735 10
Total	$78,763 90
Cash on hand at close of last fiscal year	6,499 39
Total	$85,263 29

DISBURSEMENTS.

Loans on mortgage security	$48,392 31
Withdrawals of paid-up stock	3,550 00
Withdrawals of deposits	17,013 60
Borrowed money	12,088 49
Dividends on paid-up stock	2,445 50
Interest on borrowed money	76 26
Taxes	11 09
Salaries of officers and directors	630 00
Office help, rent and legal services	120 00
All other expenses	67 13
Total	$84,394 38
Cash on hand	868 91
Total	$85,263 29

PROFIT AND LOSS—EARNINGS.

Interest	$4,611 07
Premium	735 10
Total	$5,346 17

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$2,445 50
Reserve fund credit	500 00
Undivided profit credit	211 32
Interest on deposits	1,284 87
Interest on borrowed money	76 26
Salaries of officers and directors	630 00
Office help, rent and legal services	120 00
All other expenses	67 13
Taxes	11 09
Total	$5,346 17

Number of shares of stock in force	408
Capital subscribed and in force	$40,800 00
Number of stockholders	28
Number of depositors	84
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	99
Rate per cent. premium charged	1
Plan of Association	Permanent

COUNTY SAVINGS AND LOAN COMPANY

OF RAVENNA, PORTAGE COUNTY.

Incorporated, June 30, 1916.

Authorized capital, $100,000.00.

President, H. R. Loomis.
Address, Ravenna.
Treasurer, J. F. Babcock.
Address, Ravenna.

Secretary, W. J. Dodge.
Address, Ravenna.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$10,557 65
Loans on mortgage security	128,116 36
Loans on all other security	3,050 00
Furniture and fixtures	393 31
Total	$142,117 32
Interest due and uncollected	$332 76

LIABILITIES.

Permanent (non-withdrawable) stock	$42,300 00
Deposits and accrued interest	92,523 92
Reserve fund	190 00
Undivided profit fund	2,103 40
Deposits from other building and loan associations	5,000 00
Total	$142,117 32
Interest due and uncollected	$332 76

RECEIPTS.

Paid-up stock	$2,100 00
Deposits	111,443 39
Loans on mortgage security repaid	35,665 21
Loans on all other security repaid	1,250 00
Deposits from other building and loan associations	5,000 00
Interest	7,239 40
Appraisals, real estate and examination titles	602 50
Total	$163,300 50
Cash on hand at close of last fiscal year	16,346 18
Total	$179,646 68

DISBURSEMENTS.

Loans on mortgage security	$105,895 34
Loans on all other security	800 00
Withdrawals of running stock and dividends	56,571 65
Dividends on paid-up stock	838 00
Interest on deposits	2,425 10
Salaries of officers and directors	900 00
Office help, rent and legal services	240 00
All other expenses	653 66
Furniture and fixtures, etc.	105 00
Appraisals, real estate and examination titles	660 28
Total	$169,089 03
Cash on hand	10,557 65
Total	$179,646 68

PROFIT AND LOSS—EARNINGS.

Interest	$7,239 40
Appraisals, real estate and examination titles	602 50
Total	$7,841 90

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$838 00
Reserve fund credit	190 00
Undivided profit credit	1,934 86
Interest on deposits	2,425 10
Salaries of officers and directors	900 00
Office help, rent and legal services	240 00
All other expenses	653 66
Appraisals, real estate and examination titles	660 28
Total	$7,841 90

Number of shares of stock in force	423
Capital subscribed and in force	$42,300 00
Number of stockholders	66
Number of depositors	487
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	2
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	101
Plan of Association	Permanent

CAMDEN LOAN AND BUILDING ASSOCIATION COMPANY

OF CAMDEN, PREBLE COUNTY.

Incorporated, March 1, 1881. Authorized capital, $400,000.00.

President, G. W. Homsher.
Address, Camden.
Treasurer, E. C. Eikenberry.
Address, Camden.

Secretary, E. O. Barnet.
Address, Camden.
Attorney, F. G. Shuey.
Address, Camden.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,437 85
Loans on mortgage security	66,277 86
Loans on stock, certificates or pass-book security	2,651 00
Furniture and fixtures	40 00
Real estate	2,470 00
Due from borrowers for insurance and taxes	160 38
Bonds—Liberty	695 50
Total	$77,732 59
Interest due and uncollected	$186 00

LIABILITIES.

Running stock and dividends	$44,911 75
Paid-up stock and dividends	29,540 00
Reserve fund	3,135 40
Undivided profit fund	145 44
Total	$77,732 59
Interest due and uncollected	$186 00

RECEIPTS.

Dues on running stock	$12,789 25
Credits on mortgage loans	4,949 75
Loans on mortgage security repaid	19,453 95
Loans on stock, certificates or pass-book security	3,058 20
Borrowed money	7,855 00
Insurance and taxes refunded by borrowers	166 66
Interest	3,735 55
Premium	835 95
Fines	122 65
Transfer fees	9 25
Pass-books and initiation fees	86 50
Rents from company's real estate	140 00
Sale of bonds	404 50
Total	$53,607 21
Cash on hand at close of last fiscal year	2,090 02
Total	$55,697 23

DISBURSEMENTS.

Loans on mortgage security	$22,014 00
Loans on stock, certificates or pass-book security	2,455 00
Withdrawals of running stock and dividends	9,983 81
Withdrawals of paid-up stock	2,200 00
Borrowed money	9,655 00
Insurance and taxes paid for borrowers	109 18
Dividends on paid-up stock	1,812 00
Interest refunded	11 16
Interest on borrowed money	81 79
Taxes	52 27
Salaries of officers and directors	664 50
All other expenses	120 67
Bonds purchased	1,100 00
Total	$50,259 38
Cash on hand	5,437 85
Total	$55,697 23

PROFIT AND LOSS—EARNINGS.

Interest	$3,735 55
Premium	835 95
Fines	122 65
Transfer fees	9 25
Pass-books and initiation fees	86 50
Rent from company's real estate	140 00
Transferred from undivided profit fund	6 91
Total	$4,936 81

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,139 80
Dividends on mortgage loan credits	120 62
Dividends on paid-up stock	1,540 00
Reserve fund credit	201 00
Interest on borrowed money	81 79
Salaries of officers and directors	664 50
All other expenses	120 67
Taxes and insurance	52 27
Interest refunded	11 16
Furniture and fixtures	5 00
Total	$4,936 81

Number of shares of stock in force	1,480
Capital subscribed and in force	$296,000 00
Number of stockholders	320
Rate per cent. interest charged	5
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	518
Par value of each share	$200 00
Number of borrowers	94
Rate per cent. premium charged	1½
Plan of Association	Permanent

EATON LOAN AND HOME AID COMPANY

OF EATON, PREBLE COUNTY.

Incorporated, April 14, 1882. Authorized capital, $1,000,000.00

President, J. H. Musselman.
Address, Eaton.

Secretary, L. D. Lesh.
Address, Eaton.
Attorney, E. P. Vaughan.
Address, Eaton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$8,862 39
Loans on mortgage security	217,523 00
Loans on stock, certificates or pass-book security	1,225 00
Deposits in other building and loan associations	5,000 00
Total	$232,610 39
Interest due and uncollected	$495 75

LIABILITIES.

Running stock and dividends	$201,766 70
Credits on mortgage loans	6,824 92
Paid-up stock and dividends	15,400 00
Reserve fund	5,200 00
Undivided profit fund	3,418 77
Total	$232,610 39
Interest due and uncollected	$495 75

RECEIPTS.

Dues on running stock	$61,208 24
Credits on mortgage loans	6,824 92
Loans on mortgage security repaid	31,016 00
Interest	12,988 50
Fines	56 13
Deposits in other building and loan associations withdrawn	5,000 00
Total	$117,093 79
Cash on hand at close of last fiscal year	4,791 00
Total	$121,884 79

DISBURSEMENTS.

Loans on mortgage security	$33,450 00
Loans on stock, certificates or pass-book security	1,225 00
Withdrawals of running stock and dividends	66,300 01
Deposits in other building and loan associations	10,000 00
Dividends on paid-up stock	770 00
Interest paid in advance	59 50
Salaries of officers and directors	960 75
Office help, rent and legal services	70 00
All other expenses	153 49
Dividend omitted, 1917	33 65
Total	$113,022 40
Cash on hand	8,862 39
Total	$121,884 79

PROFIT AND LOSS—EARNINGS.

Interest	$12,988 50
Fines	56 13
Total	$13,044 63

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$9,759 20
Dividends on mortgage loan credits	244 45
Dividends on paid-up stock	770 00
Reserve fund credit	600 00
Undivided profit credit	427 24
Interest paid in advance	59 50
Salaries of officers and directors	960 75
Office help, rent and legal services	70 00
All other expenses	153 49
Total	$13,044 63

Number of shares of stock in force	7,854
Capital subscribed and in force	$785,400 00
Number of stockholders	710
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	2,643
Par value of each share	$100 00
Number of borrowers	177
Plan of Association	Permanent

NEW PARIS LOAN AND BUILDING COMPANY

OF NEW PARIS, PREBLE COUNTY.

Incorporated, April 18, 1884. **Authorized capital, $200,000.00.**

President, W. L. Hahn.
Address, New Paris.

Secretary, C. E. Samuels.
Address, New Paris.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,360 79
Loans on mortgage security	34,447 89
Total	$36,808 68
Interest due and uncollected	$127 52

RECEIPTS.

Dues on running stock	$3,464 33
Paid-up stock	4,600 00
Loans on mortgage security repaid	3,273 32
Borrowed money	1,320 00
Interest	2,047 35
Pass-books and initiation fees	20 25
Refund overpaid dividend	15 00
Total	$14,740 25
Cash on hand at close of last fiscal year	2,538 15
Total	$17,278 40

PROFIT AND LOSS—EARNINGS.

Interest	$2,047 35
Pass-books and initiation fees	20 25
Refund overpaid dividend	15 00
Total	$2,082 60

Number of shares of stock in force	581
Capital subscribed and in force	$116,200 00
Number of stockholders	224
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½

LIABILITIES.

Running stock and dividends	$14,944 14
Paid-up stock and dividends	19,139 39
Reserve fund	1,881 02
Undivided profit fund	844 13
Total	$36,808 68
Interest due and uncollected	$127 52

DISBURSEMENTS.

Loans on mortgage security	$6,150 00
Withdrawals of running stock and dividends	4,452 05
Withdrawals of paid-up stock	2,000 00
Borrowed money	1,320 00
Dividends on paid-up stock	737 50
Interest on borrowed money	7 60
Taxes	90
Salaries of officers and directors	200 00
Office help, rent and legal services	25 79
All other expenses	23 77
Total	$14,917 61
Cash on hand	2,360 79
Total	$17,278 40

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$698 55
Dividends on mortgage loan credits	36 81
Dividends on paid-up stock	939 39
Undivided profit credit	149 79
Interest on borrowed money	7 60
Salaries of officers and directors	200 00
Office help, rent and legal services	25 79
All other expenses	23 77
Taxes	90
Total	$2,082 60

Number of shares loaned upon	261
Par value of each share	$200 00
Number of borrowers	62
Plan of Association	Permanent

GLANDORF GERMAN BUILDING AND LOAN COMPANY

OF GLANDORF, PUTNAM COUNTY.

Incorporated, September 24, 1887. Authorized capital, $1,000,000.00.

President, J. W. Halker.
Address, Glandorf.
Treasurer, F. W. Hoffman.
Address, Glandorf.

Secretary, B. A. Nienberg.
Address, Glandorf.
Attorney, B. A. Unverferth.
Address, Ottawa.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 24, 1917.

ASSETS.

Cash on hand	$16,495 76
Loans on mortgage security	325,493 79
Furniture and fixtures	135 00
Real estate	650 00
Real estate sold on contract	800 00
Total	$343,574 55
Interest due and uncollected	$157 54

LIABILITIES.

Running stock and dividends	$264,141 31
Credits on mortgage loans	723 72
Credits on real estate sold on contract	70 37
Paid-up stock and dividends	73,090 84
Reserve fund	5,263 25
Undivided profit fund	285 06
Total	$343,574 55
Interest due and uncollected	$157 54

RECEIPTS.

Dues on running stock	$89,689 56
Paid-up stock	10,750 00
Credits on mortgage loans	535 08
Loans on mortgage security repaid	66,078 44
Loans on stock, certificates or pass-book security	2,660 00
Real estate sold	1,200 00
Real estate sold on contract	70 37
Insurance and taxes refunded by borrowers	89 36
Interest	19,471 62
Premium	39 20
Pass-books and initiation fees	54 25
Rents from company's real estate	187 00
Total	$190,824 88
Cash on hand at close of last fiscal year	8,860 52
Total	$199,685 40

DISBURSEMENTS.

Loans on mortgage security	$108,671 00
Loans on stock, certificates or pass-book security	2,660 00
Withdrawals of running stock and dividends	62,038 21
Withdrawals of paid-up stock	3,250 00
Insurance and taxes paid for borrowers	89 36
Real estate (purchase price)	668 00
Dividends on paid-up stock	3,549 93
Repairs on company's real estate	24 70
Taxes	70 47
Salaries of officers and directors	796 00
Office help, rent and legal services	194 50
All other expenses	1,177 47
Total	$183,189 64
Cash on hand	16,495 76
Total	$199,685 40

PROFIT AND LOSS—EARNINGS.

Interest	$19,471 62
Premium	39 20
Pass-books and initiation fees	54 25
Rent from company's real estate	187 00
Transferred from undivided profit fund	347 29
Total	$20,099 36

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$12,966 41
Dividends on mortgage loan credits	54 26
Dividends on paid-up stock	3,775 38
Reserve fund credit	877 50
Undivided profit credit	124 67
Salaries of officers and directors	796 00
Office help, rent and legal services	194 50
All other expenses	1,177 47
Taxes	70 47
Repairs on company's real estate	24 70
Furniture and fixtures	20 00
Real estate	18 00
Total	$20,099 36

Number of shares of stock in force	2,103
Capital subscribed and in force	$525,750 00
Number of stockholders	555
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	5 60/100

Number of shares loaned upon	6
Par value of each share	$250 00
Number of borrowers	275
Plan of Association	Permanent

OTTAWA HOME AND SAVINGS ASSOCIATION
OF OTTAWA, PUTNAM COUNTY.

Incorporated, July 28, 1888. Authorized capital, $1,000,000.00.

President, G. C. Williams.
Address, Ottawa.

Secretary, E. R. Eastman.
Address, Ottawa.
Attorney, E. R. Eastman.
Address, Ottawa.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$11,071 37
Loans on mortgage security	214,812 42
Loans on stock, certificates or pass-book security	500 00
Real estate sold on contract	2,908 16
Due from borrowers for insurance and taxes	97 80
Bonds	4,900 00
Total	$234,289 75
Interest due and uncollected	$2,736 06

LIABILITIES.

Running stock and dividends	$138,727 60
Credits on Liberty Bonds	493 16
Paid-up stock and dividends	30,619 50
Deposits and accrued interest	56,721 07
Reserve fund	7,000 00
Undivided profit fund	610 19
Contingent profit on real estate sold on contract	118 23
Total	$234,289 75
Interest due and uncollected	$2,736 06

RECEIPTS.

Dues on running stock	$18,868 59
Paid-up stock	500 00
Deposits	31,201 60
Credits on Liberty Bonds	483 00
Loans on mortgage security repaid	32,032 23
Loans on stock certificates or pass-book security	1,510 00
Borrowed money	5,000 00
Real estate sold on contract	140 11
Insurance and taxes refunded by borrowers	406 01
Interest	14,385 47
Sale of bonds	100 00
Undivided profit fund	67 55
Total	$104,694 56
Cash on hand at close of last fiscal year	19,991 79
Total	$124,686 35

DISBURSEMENTS.

Loans on mortgage security	$26,906 05
Loans on stock, certificates or pass-book security	500 00
Withdrawals of running stock and dividends	42,197 67
Withdrawals of paid-up stock	5,200 00
Withdrawals of deposits	14,619 90
Borrowed money	5,000 00
Insurance and taxes paid for borrowers	219 25
Dividends on paid-up stock	1,644 59
Interest on deposits	324 23
Interest on borrowed money	106 70
Taxes	6 22
Salaries of officers and directors	1,250 00
Office help, rent and legal services	160 00
All other expenses	476 05
Deposits by other building and loan associations withdrawn	10,000 00
Bonds purchased	5,000 00
Undivided profit fund	4 32
Total	$113,614 98
Cash on hand	11,071 37
Total	$124,686 35

PROFIT AND LOSS—EARNINGS.

Interest	$14,385 47
Profit on sale real estate	20 35
Transferred from undivided profit fund	229 30
Total	$14,635 12

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,949 17
Dividends on paid-up stock	1,597 42
Reserve fund credit	1,500 00
Undivided profit credit	38 07
Interest on deposits	2,541 33
Interest on borrowed money	106 70
Salaries of officers and directors	1,250 00
Office help, rent and legal services	160 00
All other expenses	476 05
Taxes	6 22
Interest on credits on liberty bonds	10 16
Total	$14,635 12

Number of shares of stock in force	2,633
Capital subscribed and in force	$263,300 00
Number of stockholders	281
Number of depositors	178
Rate per cent. interest charged	6, 6½ and 7
Rate per cent. dividend declared to running and paid-up stock	5¼
Rate per cent. interest paid on deposits	5¼

Number of shares loaned upon	2
Par value of each share	$100 00
Number of borrowers	271
Plan of Association	Permanent

OTTOVILLE LOAN AND SAVINGS COMPANY

OF OTTOVILLE, PUTNAM COUNTY.

Incorporated, May 20, 1898. Authorized capital, $500,000.00.

President, W. T. Remlinger.
Address, Ottoville.
Treasurer, George Miehls.
Address, Ottoville.

Secretary, George Miehls.
Address, Ottoville.
Attorney, C. W. Fawcett.
Address, Ottawa.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$4,545 27
Loans on mortgage security	51,450 00
Bonds—Liberty	1,000 00
Total	$56,995 27
Interest due and uncollected	$330 92

RECEIPTS.

Dues on running stock	$10,002 50
Credits on mortgage loans	1,472 56
Loans on mortgage security repaid	3,075 00
Insurances and taxes refunded by borrowers	9 00
Interest	2,923 65
Premium	777 34
Pass-books and initiaton fees	6 50
Certificate of deposit in bank placed in cash account	2,000 00
Total	$20,266 55
Cash on hand at close of last fiscal year	5,392 54
Total	$25,659 09

PROFIT AND LOSS—EARNINGS.

Interest	$2,923 65
Premium	777 34
Pass-books and initiation fees	6 50
Transferred from undivided profit fund	101 71
Total	$3,809 20

Number of shares of stock in force	139
Capital subscribed and in force	$138,150 00
Number of stockholders	235
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	6½

LIABILITIES.

Running stock and dividends	$40,823 82
Credits on mortgage loans	8,940 36
Paid-up stock and dividends	5,253 00
Reserve fund	1,811 40
Undivided profit fund	166 69
Total	$56,995 27
Interest due and uncollected	$330 92

DISBURSEMENTS.

Loans on mortgage security	$9,700 00
Unfinished building account	9,478 87
Withdrawals of running stock and dividends	200 00
Insurance and taxes paid for borrowers	9 00
Dividends on paid-up stock	344 50
Salaries of officers and directors	241 00
Office help, rent and legal services	65 00
All other expenses	70 16
Bonds purchased—Liberty	1,005 29
Total	$21,113 82
Cash on hand	4,545 27
Total	$25,659 09

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,361 25
Dividends on mortgage loan credits	497 21
Dividends on paid-up stock	338 50
Reserve fund credit	185 28
Undivided profit credit	45 51
Salaries of officers and directors	241 00
Office help, rent and legal services	65 00
All other expenses	70 16
Accrued interest paid on Liberty bonds	5 29
Total	$3,809 20

Number of shares loaned upon	440
Par value of each share	$100 00
Number of borrowers	80
Rate per cent. premium charged	1.56
Plan of Association	Permanent

CITIZENS' SAVINGS AND LOAN COMPANY

OF MANSFIELD, RICHLAND COUNTY.

Incorporated, April 1, 1882.

Authorized capital, $5,000,000.00.

President, LeRoy Parsons.
Address, Mansfield.

Secretary, Fred T. Bristor.
Address, Mansfield.
Attorney, L. H. Beam.
Address, Mansfield.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 30, 1918.

ASSETS.

Cash on hand	$71,474 79
Loans on mortgage security	1,518,500 00
Loans on stock, certificates or pass-book security	8,250 00
Real estate—office building	35,000 00
Bonds	255,450 00
Total	$1,888,674 79

LIABILITIES.

Running stock and dividends	$759,196 34
Credits on mortgage loans	62,454 42
Paid-up stock and dividends	163,700 00
Deposits and accrued interest	750,907 97
Reserve fund	100,000 00
Undivided profit fund	52,416 06
Total	$1,888,674 79

RECEIPTS.

Dues on running stock	$264,221 60
Paid-up stock	21,200 00
Deposits	410,373 85
Credits on mortgage loans	66,292 86
Loans on mortgage security repaid	517,075 00
Loans on stock, certificates or pass-book security	31,325 00
Interest	96,333 42
Deposits in other building and loan associations withdrawn	56,000 00
Sale of bonds	56,250 00
Office building	2,542 76
Total	$1,521,614 49
Cash on hand at close of last fiscal year	110,543 07
Total	$1,632,157 56

DISBURSEMENTS.

Loans on mortgage security	$670,500 00
Loans on stock, certificates or pass-book security	21,350 00
Withdrawals of running stock and dividends	179,729 02
Withdrawals of paid-up stock	20,500 00
Withdrawals of deposits	394,489 06
Dividends on paid-up stock	8,082 03
Salaries of officers and directors	6,940 00
Office help, rent and legal services	2,680 00
All other expenses	1,599 02
Bonds purchased	183,100 00
Profit and loss	1,565 97
Credits used to reduce mortgage loans	70,147 67
Total	$1,560,682 77
Cash on hand	71,474 79
Total	$1,632,157 56

PROFIT AND LOSS—EARNINGS.

Interest	$96,333 42
Total	$96,333 42

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$33,017 84
Dividends on mortgage loan credits	1,324 77
Dividends on paid-up stock	8,082 03
Undivided profit credit	12,836 52
Interest on deposits	25,830 03
Salaries of officers and directors	6,940 00
Office help, rent and legal services	2,680 00
All other expenses	1,599 02
Office building	2,457 24
Bond premiums, losses, etc	1,565 97
Total	$96,333 42

Number of shares of stock in force	22,820
Capital subscribed and in force	$2,282,025 00
Number of stockholders	1,697
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	6,840¼
Par value of each share	$100 00
Number of borrowers	751
Plan of Association	Permanent

MANSFIELD BUILDING AND LOAN ASSOCIATION
OF MANSFIELD, RICHLAND COUNTY.

Incorporated, July 18, 1876.

Authorized capital, $5,000,000.00.

President, S. N. Ford.
Address, Mansfield.
Treasurer, S. A. Jennings.
Address, Mansfield.

Secretary, H. B. Dirlam.
Address, Mansfield.
Attorney, H. B. Dirlam.
Address, Mansfield.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$56,914 23
Loans on mortgage security	1,522,923 00
Total	$1,579,837 23
Interest due and uncollected	$2,471 47

RECEIPTS.

Dues on running stock	$302,141 57
Deposits	289,893 06
Loans on mortgage security repaid	267,975 00
Unfinished building account	12,787 37
Interest	75,718 49
Total	$948,515 49
Cash on hand at close of last fiscal year	33,674 95
Total	$982,190 44

PROFIT AND LOSS—EARNINGS.

Interest	$75,718 49
Total	$75,718 49

Number of shares of stock in force	7,622
Capital subscribed and in force	$1,524,400 00
Number of stockholders	1,075
Number of depositors	1,780
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4, 5 and 6

LIABILITIES.

Running stock and dividends	$237,693 11
Deposits and accrued interest	1,145,793 42
Reserve fund	140,000 00
Undivided profit fund	41,122 01
Due borrowers on unfinished buildings	15,228 69
Total	$1,579,837 23
Interest due and uncollected	$2,471 47

DISBURSEMENTS.

Loans on mortgage security	$372,818 00
Unfinished building account	15,323 86
Withdrawals of running stock and dividends	273,517 27
Withdrawals of deposits	256,306 01
Salaries of officers and directors	4,535 00
Office help, rent and legal services	2,199 00
All other expenses	577 07
Total	$925,276 21
Cash on hand	56,914 23
Total	$982,190 44

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,160 04
Interest on deposits	66,247 38
Salaries of officers and directors	4,535 00
Office help, rent and legal services	2,199 00
All other expenses	577 07
Total	$75,718 49

Number of shares loaned upon	7,615
Par value of each share	$200 00
Number of borrowers	1,068
Plan of Association	Permanent

MECHANICS' BUILDING AND LOAN COMPANY
OF MANSFIELD, RICHLAND COUNTY.

Incorporated, January 26, 1886.

President, W. B. Martin.
Address, Mansfield.

Authorized capital, $5,000,000.00.

Secretary, A. E. Courtney.
Address, Mansfield.
Attorney, R. W. Hartman.
Address, Mansfield.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS.

Cash on hand	$72,459 97
Loans on mortgage security	923,275 00
Loans on stock, certificates or pass-book security	22,963 31
Furniture and fixtures	600 00
Real estate	820 15
Real estate sold on contract	3,762 70
Due from borrowers for insurance and taxes	410 95
Bonds	14,700 00
Deposits in other building and loan associations	20,000 00
Total	$1,058,992 08
Interest due and uncollected	$500 47

LIABILITIES.

Running stock and dividends	$917,745 14
Credits on mortgage loans	23,221 48
Deposits and accrued interest	86,881 44
Reserve fund	25,000 00
Undivided profit fund	6,144 02
Total	$1,058,992 08
Interest due and uncollected	$500 47

RECEIPTS.

Dues on running stock	$285,520 57
Deposits	83,171 80
Credits on mortgage loans	5,099 64
Loans on mortgage security repaid	258,268 00
Loans on stock, certificates or pass-book security	56,578 50
Real estate sold	4,208 02
Real estate sold on contract	423 00
Insurance and taxes refunded by borrowers	26 55
Interest	54,517 86
Premium	68 40
Rents from company's real estate	131 73
Sale of bonds	15,400 00
Profit on real estate	349 56
Total	$763,763 63
Cash on hand at close of last fiscal year	60,261 00
Total	$824,024 63

DISBURSEMENTS.

Loans on mortgage security	$350,020 00
Loans on stock, certificates or pass-book security	62,989 31
Withdrawals of running stock and dividends	234,581 44
Withdrawals of deposits	55,555 55
Deposits in other building and loan associations	20,000 00
Real estate (purchase price)	820 15
Real estate on contract	237 36
Interest on deposits	1,636 31
Taxes	57 61
Salaries of officers and directors	2,541 00
Office help, rent and legal services	1,266 06
All other expenses	451 85
Bonds purchased	20,100 00
Reserve	1,308 02
Total	$751,564 66
Cash on hand	72,459 97
Total	$824,024 63

PROFIT AND LOSS—EARNINGS.

Interest	$54,517 86
Premium	68 40
Rent from company's real estate	131 73
Profit on real estate	349 56
Total	$55,067 55

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$40,944 89
Dividends on mortgage loan credits	625 10
Reserve fund credit	5,308 02
Undivided profit credit	1,059 03
Interest on deposits	2 613 99
Salaries of officers and directors	2,541 00
Office help, rent and legal services	1,266 06
All other expenses	451 85
Taxes	57 61
Furniture and fixtures	200 00
Total	$55,067 55

Number of shares of stock in force	12,639
Capital subscribed and in force	$2,527,800 00
Number of stockholders	1,721
Number of depositors	183
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	5,606
Par value of each share	$200 00
Number of borrowers	600
Plan of Association	Permanent

SHELBY BUILDING AND LOAN COMPANY
OF SHELBY, RICHLAND COUNTY.

Incorporated, June 10, 1895. Authorized capital, $500,000.00.

President, H. W. Hildebrant.
Address, Shelby.
Treasurer, L. A. Portner.
Address, Shelby.

Secretary, J. W. Williams.
Address, Shelby.
Attorney, C. J. Anderson.
Address, Shelby.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 24, 1918.

ASSETS.

Cash on hand	$10,764 16
Loans on mortgage security	254,130 00
Real estate—office building	13,000 00
Due from borrowers for insurance and taxes	24 14
Bonds	9,950 00
Total	$287,868 30
Interest due and uncollected	$232 36

LIABILITIES.

Running stock and dividends	$118,870 81
Credits on mortgage loans	21,998 92
Paid-up stock and dividends	63,482 00
Deposits and accrued interest	52,936 67
Reserve fund	17,500 00
Undivided profit fund	1,079 90
Borrowed money and accrued interest	12,000 00
Total	$287,868 30
Interest due and uncollected	$232 36

RECEIPTS.

Dues on running stock	$48,233 31
Paid-up stock	14,650 00
Deposits	24,734 28
Credits on mortgage loans	1,043 58
Loans on mortgage security repaid	49,928 32
Borrowed money	14,500 00
Insurance and taxes refunded by borrowers	117 64
Interest	17,589 90
Pass-books and initiation fees	8 00
Rents from company's real estate	865 00
Total	$171,670 03
Cash on hand at close of last fiscal year	10,638 70
Total	$182,308 73

DISBURSEMENTS.

Loans on mortgage security	$47,125 00
Withdrawals of running stock and dividends	40,945 19
Withdrawals of paid-up stock	16,865 00
Withdrawals of deposits	38,913 17
Borrowed money	2,500 00
Insurance and taxes paid for borrowers	47 44
Dividends on paid-up stock	3,306 92
Interest on deposits	3,132 68
Interest on borrowed money	150 82
Repairs on company's real estate	81 07
Taxes	167 14
Salaries of officers and directors	2,614 00
Office help, rent and legal services	320 17
All other expenses	675 97
Deposits by other building and loan associations withdrawn	6,000 00
Bonds purchased	8,700 00
Total	$171,544 57
Cash on hand	10,764 16
Total	$182,308 73

PROFIT AND LOSS—EARNINGS.

Interest	$17,589 90
Pass-books and initiation fees	8 00
Rent from company's real estate	865 00
Transferred from undivided profit fund	1,085 78
Total	$19,548 68

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$5,508 96
Dividends on mortgage loan credits	996 68
Dividends on paid-up stock	3,306 92
Reserve fund credit	500 00
Undivided profit credit	1,844 27
Interest on deposits	3,132 68
Interest on borrowed money	150 82
Salaries of officers and directors	2,614 00
Office help, rent and legal services	320 17
All other expenses	675 97
Taxes	167 14
Repairs on company's real estate	81 07
Euclid Height stock	250 00
Total	$19,548 68

Number of shares of stock in force	4,365
Capital subscribed and in force	$436,500 00
Number of stockholders	808
Number of depositors	95
Rate per cent. interest charged	6 to 6.76
Rate per cent. dividend declared to running and paid-up stock	5.25
Rate per cent. interest paid on deposits	4.50

Number of shares loaned upon	2,542
Par value of each share	$100 00
Number of borrowers	203
Plan of Association	Permanent

COLERAIN BUILDING AND LOAN COMPANY
OF ADELPHI, ROSS COUNTY.

Incorporated, April, 1896.

Authorized capital, $300,000.00.

President, P. S. Karshner.
Address, Adelphi.
Treasurer, O. B. Armstrong.
Address, Adelphi.

Secretary, I. W. Redfern.
Address, Adelphi.
Attorney, Robert Swinehart.
Address, Adelphi.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$418 55
Loans on mortgage security	3,857 00
Bonds	500 00
Total	$4,775 55
Interest due and uncollected	$11 78

LIABILITIES.

Running stock and dividends	$1,445 33
Credits on mortgage loans	1,113 15
Paid-up stock and dividends	2,000 00
Reserve fund	202 04
Undivided profit fund	7 59
Due borrowers on unfinished buildings	10
Excess of assets	7 34
Total	$4,775 55
Interest due and uncollected	$11 78

RECEIPTS.

Dues on running stock	$287 57
Paid-up stock	200 00
Credits on mortgage loans	316 50
Loans on mortgage security repaid	1,524 96
Interest	281 67
Pass-books and initiation fees	20
Total	$2,610 90
Cash on hand at close of last fiscal year	582 10
Total	$3,193 00

DISBURSEMENTS.

Loans on mortgage security	$990 00
Withdrawals of running stock and dividends	867 59
Withdrawals of paid-up stock	200 00
Dividends on paid-up stock	82 00
Over charge on loan disbursed	21 26
Salaries of officers and directors and stamps	68 51
All other expenses	33 14
Bonds purchased	500 00
Interest on bonds	11 95
Total	$2,774 45
Cash on hand	418 55
Total	$3,193 00

PROFIT AND LOSS—EARNINGS.

Interest	$281 67
Pass-books and initiation fees	20
Transferred from undivided profit fund	24 98
Total	$306 85

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$64 48
Dividends on mortgage loan credits	22 56
Dividends on paid-up stock	82 00
Reserve fund credit	8 75
Undivided profit credit	15 46
Salaries of officers and directors and stamps	68 51
All other expenses	33 14
Interest on bonds	11 95
Total	$306 85

Number of shares of stock in force	80
Capital subscribed and in force	$8,000 00
Number of stockholders	41
Rate per cent. interest charged	7.28
Rate per cent. dividend declared to running and paid-up stock	4

Number of shares loaned upon	21
Par value of each share	$100 00
Number of borrowers	12
Plan of Association	Permanent

EAST END BUILDING AND LOAN COMPANY

OF CHILLICOTHE, ROSS COUNTY.

Incorporated, July 23, 1890. Authorized capital, $1,000,000.00.

President, S. T. Yaple.
Address, Chillicothe.
Treasurer, Edward Merkle.
Address, Chillicothe.

Secretary, V. M. Acton.
Address, Chillicothe.
Attorney, John P. Phillips.
Address, Chillicothe.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 16, 1917.

ASSETS.

Cash on hand	$2,675 35
Loans on mortgage security	69,507 13
Loans on stock, certificates or pass-book security repaid	2,150 00
Real estate sold on contract	1,050 00
Due from borrowers for insurance and taxes	11 08
Total	$75,393 56
Interest due and uncollected	$73 50

LIABILITIES.

Running stock and dividends	$51,382 22
Credits on mortgage loans	19,400 49
Credits on real estate sold on contract	159 30
Paid-up stock and dividends	2,000 00
Reserve fund	2,435 88
Undivided profit fund	15 67
Total	$75,393 56
Interest due and uncollected	$73 50

RECEIPTS.

Dues on running stock	$12,794 06
Credits on mortgage loans	12,747 01
Borrowed money	2,260 00
Real estate sold on contract	63 65
Insurance and taxes refunded by borrowers	26 40
Interest	3,286 90
Pass-books and initiation fees	75
Total	$31,178 77
Cash on hand at close of last fiscal year	1,485 12
Total	$32,663 89

DISBURSEMENTS.

Loans on mortgage security	$12,590 00
Loans on stock, certificates or pass-book security	2,150 00
Withdrawals of running stock and dividends	12,199 98
Borrowed money	2,260 00
Insurance and taxes paid for borrowers	12 68
Dividends on paid-up stock	100 00
Interest on borrowed money	5 08
Salaries of officers and directors	526 00
Office help, rent and legal services	60 00
All other expenses	84 80
Total	$29,988 54
Cash on hand	2,675 35
Total	$32,663 89

PROFIT AND LOSS—EARNINGS.

Interest	$3,286 90
Pass-books and initiation fees	75
Uncalled for balance, charged off	20
Total	$3,287 85

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,260 80
Dividends on mortgage loan credits	114 15
Dividends on paid-up stock	100 00
Reserve fund credit	130 39
Undivided profit credit	6 63
Interest on borrowed money	5 08
Salaries of officers and directors	526 00
Office help, rent and legal services	60 00
All other expenses	84 80
Total	$3,287 85

Number of shares of stock in force	293
Capital subscribed and in force	$180,500 00
Number of stockholders	144
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	293
Par value of each share	$250 00
Number of borrowers	54
Plan of Association	Permanent

FIDELITY BUILDING AND LOAN COMPANY
OF CHILLICOTHE, ROSS COUNTY.

Incorporated, March 24, 1886.
President, Charles A. Noth.
Address, Chillicothe.
Treasurer, Edward L. Spetnagel.
Address, Chillicothe.

Authorized capital, $1,000,000.00.
Secretary, Charles C. Evans.
Address, Chillicothe.
Attorney, Huston C. Robins.
Address, Chillicothe.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 16, 1918.

ASSETS

Cash on hand	$6,908 28
Loans on mortgage security	269,416 06
Loans on stock, certificates or pass-book security	6,022 00
Loans on all other security	3,000 00
Furniture and fixtures	283 44
Real estate	818 23
Real estate sold on contract	2,325 00
Due from borrowers for insurance and taxes	614 55
Bonds	14,000 00
Other assets	14 83
Total	$303,402 39
Interest due and uncollected	$621 72

LIABILITIES.

Running stock and dividends	$186,406 28
Credits on mortgage loans	95,374 04
Credits on real estate sold on contract	367 71
Deposits and accrued interest	12,472 50
Reserve fund	7,273 93
Undivided profit fund	917 93
Contingent profit on real estate sold on contract	590 00
Total	$303,402 39
Interest due and uncollected	$621 72

RECEIPTS.

Dues on running stock	$46,499 22
Deposits	1,950 00
Credits on mortgage loans	71,196 96
Loans on stock, certificates or pass-book security	8,539 00
Loans on all other security repaid	1,000 00
Borrowed money	4,000 00
Real estate sold	100 00
Real estate sold on contract	367 71
Insurance and taxes refunded by borrowers	143 80
Interest	13,079 93
Fines	142 84
Pass-books and initiation fees	115 25
Rents from company's real estate	122 05
Total	$147,256 76
Cash on hand at close of last fiscal year	4,852 92
Total	$152,109 68

DISBURSEMENTS.

Loans on mortgage security	$64,050 00
Loans on stock, certificates or pass-book security	4,866 00
Loans on all other security	4,000 00
Withdrawals of running stock and dividends	57,680 49
Withdrawals of deposits	2,600 00
Borrowed money	4,000 00
Insurance and taxes paid for borrowers	59 58
Real estate (purchase price)	935 00
Interest on deposits	457 01
Interest on borrowed money	25 27
Repairs on company's real estate	47 35
Taxes	27 57
Salaries of officers and directors	1,875 00
Office help, rent and legal services	218 10
All other expenses	342 40
Over and short	1 65
Bonds purchased	4,000 00
Overpaid on mortgage loans	15 98
Total	$145,201 40
Cash on hand	6,908 28
Total	$152,109 68

PROFIT AND LOSS—EARNINGS.

Interest	$13,079 93
Fines	142 84
Pass-books and initiation fees	115 25
Rent from company's real estate	122 05
Transferred from undivided profit fund	1 65
Total	$13,461 72

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,680 99
Dividends on mortgage loan credits	475 41
Reserve fund credit	523 36
Undivided profit credit	756 12
Interest on deposits	457 01
Interest on borrowed money	25 27
Salaries of officers and directors	1,875 00
Office help, rent and legal services	218 10
All other expenses	342 40
Taxes	27 57
Repairs on company's real estate	47 35
Furniture and fixtures	31 49
Overs and shorts	1 65
Total	$13,461 72

Number of shares of stock in force	2,825
Capital subscribed and in force	$706,250 00
Number of stockholders	514
Number of depositors	24
Rate per cent interest charged	6
Rate per cent dividend declared to running and paid-up stocd	5
Rate per cent. interest paid on deposits	3½

Number of shares loaned upon	1,197
Par value of each share	$250 00
Number of borrowers	220
Plan of Association	Permanent

MUTUAL LOAN AND SAVINGS ASSOCIATION
OF CHILLICOTHE, ROSS COUNTY.

Incorporated, April 5, 1888.

Authorized capital, $2,000,000.00.

President, Alex. Renick.
Address, Chillicothe.
Treasurer, Edward R. McKee.
Address, Chillicothe.

Secretary, J. P. Rigney.
Address, Chillicothe.
Attorney, Frank P. Hinton.
Address, Chillicothe.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$18,736 72
Loans on mortgage security	429,242 96
Loans on stock, certificates or pass-book security	3,186 00
Real estate	522 00
Bonds	15,000 00
Total	$466,687 68
Interest due and uncollected	$136 07

RECEIPTS.

Dues on running stock	$82,017 12
Deposits	6,560 00
Credits on mortgage loans	128,366 11
Loans on mortgage security repaid	2,400 00
Loans on stock, certificates or pass-book security	7,769 55
Borrowed money	15,000 00
Insurance and taxes refunded by borrowers	450 81
Interest	26,235 78
Fines	47 04
Pass-books and initiation fees	45 00
Rents from company's real estate	3 00
Refund excise tax	105 45
Total	$268,999 86
Cash on hand at close of last fiscal year	19,196 40
Total	$288,196 26

PROFIT AND LOSS—EARNINGS

Interest	$26,235 78
Fines	47 04
Pass-books and initiation fees	45 00
Rents from company's real estate	3 00
Refund excise tax	105 45
Total	$26,436 27

Number of shares of stock in force	10,965
Capital subscribed and in force	$1,096,500 00
Number of stockholders	966
Number of depositors	64
Rate per cent. interest charged	5.98
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	3½

LIABILITIES.

Running stock and dividends	$352,404 58
Credits on mortgage loans	68,332 46
Deposits and accrued interest	24,451 86
Reserve fund	16,854 37
Undivided profit fund	4,644 41
Total	$466,687 68
Interest due and uncollected	$136 07

DISBURSEMENTS.

Loans on mortgage security	$138,200 00
Loans on stock, certificates or pass-book security	5,972 55
Withdrawals of running stock and dividends	91,412 19
Withdrawals of deposits	12,618 00
Borrowed money	15,000 00
Insurance and taxes paid for borrowers	312 12
Real estate (purchase price)	522 00
Interest on deposits	1,083 18
Interest on borrowed money	176 74
Taxes	35 21
Salaries of officers and directors	2,895 00
Office help, rent and legal services	842 85
All other expenses	389 70
Total	$269,459 54
Cash on hand	18,736 72
Total	$288,196 26

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$15,723 27
Dividends on mortgage loan credits	2,607 38
Reserve fund credit	1,055 92
Undivided profit credit	1,735 00
Interest on deposits	975 20
Interest on borrowed money	176 74
Salaries of officers and directors	2,895 00
Office help, rent and legal services	842 85
All other expenses	389 70
Taxes	35 21
Total	$26,436 27

Number of shares loaned upon	4,270
Par value of each share	$100 00
Number of borrowers	378
Plan of Association	Permanent

KINGSTON BUILDING AND LOAN COMPANY

OF KINGSTON, ROSS COUNTY.

Incorporated, May 19, 1897.

Authorized capital, $100,000.00.

President, Chas. M. Raub.
Address, Kingston.
Treasurer, C. Marggraf.
Address, Kingston.

Secretary, N. J. Ford.
Address, Kingston.
Attorney, L. B. Yaple.
Address, Chillicothe.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 14, 1918.

ASSETS

Cash on hand	$2,893 44
Loans on mortgage security	6,585 83
Total	$9,479 27

RECEIPTS

Dues on running stock	$2,386 79
Credits on mortgage loans	2,462 83
Interest	440 46
Pass-books and initiation fees	5 70
Dividend defunct Scioto Valley Bank	1 38
Total	$5,297 16
Cash on hand at close of last fiscal year	1,911 54
Total	$7,208 70

PROFIT AND LOSS—EARNINGS

Interest	$440 46
Pass-books and initiation fees	5 70
Dividend defunct Scioto Valley Bank	1 38
Total	$447 54

Number of shares of stock in force	277
Capital subscribed and in force	$55,400 00
Number of stockholders	60
Rate per cent. interest charged	6
Rate per cent dividend declared to running and paid-up stock	3¾

LIABILITIES

Running stock and dividends	$9,169 79
Reserve fund	309 48
Total	$9,479 27

DISBURSEMENTS

Loans on mortgage security	$2,575 00
Withdrawals of running stock and dividends	1,643 71
Salaries of officers and directors	52 00
Office help, rent and legal services	18 00
All other expenses	26 55
Total	$4,315 26
Cash on hand	2,893 44
Total	$7,208 70

PROFIT AND LOSS—DISTRIBUTION

Dividends on running stock	$316 95
Dividends on mortgage loan credits	15 16
Reserve fund credit	18 88
Salaries of officers and directors	52 00
Office help, rent and legal services	18 00
All other expenses	26 55
Total	$447 54

Number of shares loaned upon	74
Par value of each share	$200 00
Number of borrowers	21
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN COMPANY

OF CLYDE, SANDUSKY COUNTY.

Incorporated, March 28, 1889.

Authorized capital, $1,000,000.00.

President, R. W. Hughes.
Address, Clyde.

Secretary, R. H. Chapin.
Address, Clyde.
Attorney, Ben H. Dewey.
Address, Clyde.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$7,990 90
Loans on mortgage security	258,628 40
Loans on stock, certificates or pass-book security	1,350 00
Real estate	7,027 61
Bonds	4,000 00
Tax title	65 69
Total	$279,062 60
Interest due and uncollected	$637 31

LIABILITIES.

Running stock and dividends	$265,635 92
Reserve fund	12,193 08
Undivided profit fund	1,233 60
Total	$279,062 60
Interest due and uncollected	$637 31

RECEIPTS.

Dues on running stock	$88,730 64
Loans on mortgage security repaid	2,900 00
Interest	14,780 99
Fines	192 75
Rents from company's real estate	100 00
Total	$106,704 38
Cash on hand at close of last fiscal year	10,175 68
Total	$116,880 06

DISBURSEMENTS.

Loans on mortgage security	$54,050 00
Loans on stock, certificates or pass-book security	1,250 00
Withdrawals of running stock and dividends	44,141 55
Insurance and taxes paid for borrowers	425 50
Real estate (purchase price)	3,100 00
Repairs on company's real estate	104 52
Taxes	47 27
Salaries of officers and directors	1,118 50
Office help, rent and legal services	348 15
All other expenses	303 67
Bonds purchased	4,000 00
Total	$108,889 16
Cash on hand	7,990 90
Total	$116,880 06

PROFIT AND LOSS—EARNINGS.

Interest	$14,780 99
Fines	192 75
Rents from company's real estate	100 00
Total	$15,073 74

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,981 12
Reserve fund credit	889 08
Undivided profit credit	281 43
Salaries of officers and directors	1,118 50
Office help, rent and legal services	348 15
All other expenses	303 67
Taxes	47 27
Repairs on company's real estate	104 52
Total	$15,073 74

Number of shares of stock in force	2,944
Capital subscribed and in force	$588,800 00
Number of stockholders	543
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	1,227
Par value of each share	$200 00
Number of borrowers	194
Plan of Association	Permanent

HOME SAVINGS, BUILDING AND LOAN COMPANY

OF CLYDE, SANDUSKY COUNTY.

Incorporated, January 31, 1898. Authorized capital, $500,000.00.

President, C. Griffin.
Address, Clyde.
Treasurer, Geo. D. Tiffany.
Address, Clyde.

Secretary, C. W. Arner.
Address, Clyde.
Attorney, Homer Metzgar.
Address, Clyde.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$2,062 90
Loans on mortgage security	166,971 66
Loans on stock, certificates or pass-book security	4,970 00
Loans on all other security	1,550 00
Real estate	1,200 00
Bonds	2,000 00
Total	$178,754 56
Interest due and uncollected	$516 27

LIABILITIES.

Running stock and dividends	$98,397 03
Paid-up stock and dividends	70,414 00
Reserve fund	5,714 44
Undivided profit fund	1,729 09
Borrowed money and accrued interest	2,500 00
Total	$178,754 56
Interest due and uncollected	$516 27

RECEIPTS.

Dues on running stock	$48,971 58
Paid-up stock	14,700 00
Loans on mortgage security repaid	35,000 00
Loans on stock, certificates or pass-book security	3,340 00
Loans on all other security repaid	400 00
Borrowed money	9,500 00
Interest	10,495 11
Fines	274 35
Rents from company's real estate	84 00
Deposits in other financial institutions withdrawn	4 000 00
Total	$126,765 04
Cash on hand at close of last fiscal year	1,765 36
Total	$128,530 40

DISBURSEMENTS.

Loans on mortgage security	$45,571 66
Loans on stock, certificates or pass-book security	4,210 00
Loans on all other security	1,950 00
Withdrawals of running stock and dividends	58,560 40
Withdrawals of paid-up stock	4,700 00
Borrowed money	7,000 00
Dividends on paid-up stock	3,176 87
Interest on borrowed money	140 24
Taxes	29 58
Salaries of officers and directors	754 50
Office help, rent and legal services	46 00
All other expenses	328 25
Total	$126,467 50
Cash on hand	2,062 90
Total	$128,530 40

PROFIT AND LOSS—Earnings.

Interest	$10,495 11
Fines	274 35
Rents from company's real estate	84 00
Over in assets	14 39
Total	$10,867 85

PROFIT AND LOSS—Distribution.

Dividends on running stock	$5,078 20
Dividends on paid-up stock	3,320 87
Reserve fund credit	477 74
Undivided profit credit	608 03
Interest on borrowed money	140 24
Salaries of officers and directors	754 50
Office help, rent and legal services	46 00
All other expenses	328 25
Taxes	29 58
Credits to real estate	84 44
Total	$10,867 85

Number of shares of stock in force	3,380
Capital subscribed and in force	$338,000 00
Number of stockholders	394
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5.50

Number of shares loaned upon	1,635
Par value of each share	$100 00
Number of borrowers	180
Plan of Association	Permanent

FREMONT BUILDING AND LOAN COMPANY

OF FREMONT, SANDUSKY COUNTY.

Incorporated, March 14, 1907.

Authorized capital, $200,000.00.

President, Barney Joseph.
Address, Fremont.
Treasurer, August Lieber.
Address, Fremont.

Secretary, J. Youngman.
Address, Fremont.
Attorney, James G. Hunt.
Address, Fremont.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$214 95
Loans on mortgage security	78,684 81
Bonds	2,000 00
Total	$80,899 76
Interest due and uncollected	$349 03

LIABILITIES.

Running stock and dividends	$33,798 02
Paid-up stock and dividends	45,320 00
Reserve fund	1,406 12
Undivided profit fund	375 62
Total	$80,899 76
Interest due and uncollected	$349 03

RECEIPTS.

Dues on running stock	$3,485 00
Paid-up stock	1,000 00
Credits on mortgage loans	25,127 07
Real estate sold	210 50
Interest	5,243 47
Total	$35,066 04
Cash on hand at close of last fiscal year	4,532 53
Total	$39,598 57

DISBURSEMENTS.

Loans on mortgage security	$28,691 69
Withdrawals of running stock and dividends	5,603 01
Dividends on paid-up stock	2,610 00
Taxes	19 97
Salaries of officers and directors	440 00
All other expenses	18 95
Bonds purchased	2,000 00
Total	$39,383 62
Cash on hand	214 95
Total	$39,598 57

PROFIT AND LOSS—EARNINGS.

Interest	$5,243 47
Transferred from undivided profit fund	85 54
Profit on real estate	110 50
Total	$5,439 51

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,818 43
Dividends on paid-up stock	2,640 00
Reserve fund credit	300 00
Undivided profit credit	202 16
Salaries of officers and directors	440 00
All other expenses	18 95
Taxes	19 97
Total	$5,439 51

Number of shares of stock in force	1,992
Capital subscribed and in force	$199,200 00
Number of stockholders	101
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	955
Par value of each share	$100 00
Number of borrowers	69
Plan of Association	Permanent

HENRY B. SMITH BUILDING AND LOAN COMPANY.
OF FREMONT, SANDUSKY COUNTY.

Incorporated, January 2, 1886. Authorized capital, $384,000.00.

President, L. G. Hamilton.
Address, Fremont.
Treasurer, F. J. Giebel.
Address, Fremont.

Secretary, P. W. Kridler.
Address, Fremont.
Attorney, R. A. Hunsinger.
Address, Fremont.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$2,537 93
Loans on mortgage security	144,351 88
Loans on stock, certificates or pass-book security	3,086 20
Furniture and fixtures	100 00
Real estate	6,844 76
Real estate sold on contract	1,200 00
Due from borrowers for insurance and taxes	127 10
Bonds	5,000 00
Total	$163,247 87
Interest due and uncollected	$73 17

LIABILITIES.

Running stock and dividends	$138,909 77
Deposits and accrued interest	17,859 71
Reserve fund	4,535 35
Undivided profit fund	1,943 04
Total	$163,247 87
Interest due and uncollected	$73 17

RECEIPTS.

Dues on running stock	$32,050 00
Deposits	16,207 81
Credits on mortgage loans	9,853 64
Loans on mortgage security repaid	37,682 57
Loans on stock, certificates or pass-book security	95 00
Borrowed money	11,500 00
Real estate sold	2,000 00
Real estate sold on contract	120 00
Insurance and taxes refunded by borrowers	10 55
Interest	8,584 51
Rents from company's real estate	442 00
Deposits in other financial institutions withdrawn	7,500 00
Total	$126,046 08
Cash on hand at close of last fiscal year	6,585 04
Total	$132,631 12

DISBURSEMENTS.

Loans on mortgage security	$51,767 89
Loans on stock, certificates or pass-book security	3,076 20
Unfinished building account	200 00
Withdrawals of running stock and dividends	29,790 87
Withdrawals of deposits	16,765 46
Borrowed money	11,500 00
Deposits in other financial institutions	7,500 00
Insurance and taxes paid for borrowers	79 16
Real estate (purchase price)	2,700 00
Contingent fund charge	100 00
Interest on deposits	31 66
Interest on borrowed money	98 82
Repairs on company's real estate	94 64
Taxes	120 97
Salaries of officers and directors	980 00
Office help, rent and legal services	25 00
All other expenses	262 52
Bonds purchased	5,000 00
Total	$130,093 19
Cash on hand	2,537 93
Total	$132,631 12

PROFIT AND LOSS—EARNINGS.

Interest	$8,584 51
Rent from company's real estate	442 00
Transferred from undivided profit fund	40 78
Total	$9,067 29

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,389 61
Reserve fund credit	377 16
Interest on deposits	718 57
Interest on borrowed money	98 82
Salaries of officers and directors	980 00
Office help, rent and legal services	25 00
All other expenses	262 52
Taxes	120 97
Repairs on company's real estate	94 64
Total	$9,067 29

Number of shares of stock in force	2,884
Capital subscribed and in force	$276,864 00
Number of stockholders	271
Number of depositors	16
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	936
Par value of each share	$96 00
Number of borrowers	145
Plan of Association	Serial

SANDUSKY COUNTY SAVINGS AND LOAN COMPANY

OF FREMONT, SANDUSKY COUNTY.

Incorporated, June 17, 1899.

Authorized capital, $1,000,000.00.

President, W. P. Haynes.
Address, Fremont.

Secretary, H. C. Plagman.
Address, Fremont.
Attorneys, Culbert & Culbert.
Address, Fremont.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$12,873 33
Loans on mortgage security	373,140 19
Real estate	935 00
Total	$386,948 52
Interest due and uncollected	$1,607 36

LIABILITIES.

Running stock and dividends	$372,623 67
Reserve fund	12,049 85
Undivided profit fund	2,275 00
Total	$386,948 52
Interest due and uncollected	$1,607 36

RECEIPTS.

Dues on running stock	$46,541 12
Credits on mortgage loans	28,540 33
Loans on mortgage security repaid	46,473 65
Interest	26,151 95
Rents from company's real estate	20 00
Sale of bonds	2,000 00
Total	$149,727 05
Cash on hand at close of last fiscal year	11,019 23
Total	$160,746 28

DISBURSEMENTS.

Loans on mortgage security	$72,700 00
Withdrawals of running stock and dividends	69,711 98
Taxes	9 90
Salaries of officers and directors	2,300 00
Office help, rent and legal services	295 00
All other expenses	856 07
Bonds purchased	2,000 00
Total	$147,872 95
Cash on hand	12,873 33
Total	$160,746 28

PROFIT AND LOSS—EARNINGS.

Interest	$26,151 95
Rents from company's real estate	20 00
Total	$26,171 95

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$20,944 11
Reserve fund credit	1,166 87
Undivided profit credit	600 00
Salaries of officers and directors	2,300 00
Office help, rent and legal services	295 00
All other expenses	856 07
Taxes	9 90
Total	$26,171 95

Number of shares of stock in force	5,233
Capital subscribed and in force	$523,300 00
Number of stockholders	749
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	460
Par value of each share	$100 00
Number of borrowers	410
Plan of Association	Permanent

CITIZENS' SAVINGS AND LOAN ASSOCIATION COMPANY

OF PORTSMOUTH, SCIOTO COUNTY.

Incorporated, October 9, 1891.

Authorized capital, $5,000,000.00.

President, Wm. H. Burt.
Address, Portsmouth.

Secretary, Arthur L. Hamm.
Address, Portsmouth.
Attorney, Judge Geo. M. Osborn.
Address, Portsmouth.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 27, 1917.

ASSETS.

Cash on hand	$20,042 87
Loans on mortgage security	1,049,150 00
Bonds—Liberty loan	10,000 00
Total	$1,079,192 87
Interest due and uncollected	$297 91

LIABILITIES.

Running stock and dividends	$509,283 76
Credits on mortgage loans	115,955 27
Paid-up stock and dividends	409,783 74
Deposits and accrued interest	7,999 09
Reserve fund	22,650 00
Undivided profit fund	3,521 01
Deposits from other building and loan associations	10,000 00
Total	$1,079,192 87
Interest due and uncollected	$297 91

RECEIPTS.

Dues on running stock	$201,777 66
Paid-up stock	140,900 00
Deposits	15,742 90
Credits on mortgage loans	58,311 47
Loans on mortgage security repaid	393,250 00
Borrowed money	100,000 00
Deposits from other building and loan associations	10,000 00
Interest	64,532 07
Fines	25 74
Total	$984,539 84
Cash on hand at close of last fiscal year	24,856 66
Total	$1,009,396 50

DISBURSEMENTS.

Loans on mortgage security	$538,450 00
Withdrawals of running stock and dividends	164,544 11
Withdrawals of paid-up stock	59,800 00
Withdrawals of deposits	67,417 05
Borrowed money	100,000 00
Dividends on paid-up stock	17,030 93
Interest on deposits	1,876 84
Interest on borrowed money	956 69
Salaries of officers and directors	4,787 00
Office help, rent and legal services	3,566 74
All other expenses	924 27
Deposits by other building and loan associations withdrawn	20,000 00
Bonds purchased	10,000 00
Total	$989,353 63
Cash on hand	20,042 87
Total	$1,009,396 50

PROFIT AND LOSS—EARNINGS.

Interest	$64,532 07
Fines	25 74
Total	$64,557 81

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$23,597 17
Dividends on mortgage loan credits	4,855 67
Dividends on paid-up stock	20,483 74
Reserve fund credit	2,650 00
Undivided profit credit	859 69
Interest on deposits	1,876 84
Interest on borrowed money	956 69
Salaries of officers and directors	4,787 00
Office help, rent and legal services	3,566 74
All other expenses	924 27
Total	$64,557 81

Number of shares of stock in force	59,796
Capital subscribed and in force	$2,989,800 00
Number of stockholders	1,571
Number of depositors	14
Rate per cent. interest charged	6.76
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	21,183
Par value of each share	$50 00
Number of borrowers	583
Plan of Association	Permanent

COMMERCIAL BUILDING AND LOAN COMPANY

OF PORTSMOUTH, SCIOTO COUNTY.

Incorporated, November 27, 1894. **Authorized capital, $1,500,000.00.**

President, Adam J. Buch.
Address, Portsmouth.

Secretary, George E. Kricker.
Address, Portsmouth.
Attorney, John R. Hughes.
Address, Portsmouth.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 13, 1917.

ASSETS.

Cash on hand	$18,663 42
Loans on mortgage security	845,800 00
Loans on stock, certificates or pass-book security	3,280 00
Furniture and fixtures	191 51
Bonds—Liberty	6,000 00
Total	$873,934 93
Interest due and uncollected	$189 87

LIABILITIES.

Running stock and dividends	$248,796 30
Credits on mortgage loans	168,821 68
Paid-up stock and dividends	434,116 95
Deposits and accrued interest	2,000 00
Reserve fund	16,100 00
Undivided profit fund	4,100 00
Total	$873,934 93
Interest due and uncollected	$189 87

RECEIPTS.

Dues on running stock	$88,831 83
Paid-up stock	119,300 00
Deposits	3,000 00
Credits on mortgage loans	80,185 93
Loans on mortgage security repaid	179,300 00
Loans on stock, certificates or pass-book security	9,268 00
Borrowed money	27,000 00
Interest	47,410 68
Deposits in other building and loan associations withdrawn	5,000 00
Total	$559,296 44
Cash on hand at close of last fiscal year	7,025 35
Total	$566,321 79

DISBURSEMENTS.

Loans on mortgage security	$28 ,200 00
Loans on stock, certificates or pass-book security	3,180 00
Withdrawals of running stock and dividends	110,671 29
Withdrawals of paid-up stock	69,800 00
Withdrawals of deposits	1,000 00
Borrowed money	27,000 00
Deposits in other building and loan associations	5,000 00
Deposits in other financial institutions, State of Ohio (repaid)	10,000 00
Dividends on paid-up stock	19,376 91
Interest on deposits	56 65
Interest on borrowed money	945 50
Salaries of officers and directors	4,223 00
Office help, rent and legal services	1,420 00
All other expenses	785 02
Bonds purchased	6,000 00
Total	$547,658 37
Cash on hand	18,663 42
Total	$566,321 79

PROFIT AND LOSS—EARNINGS.

Interest	$47,410 68
Total	$47,410 68

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$12,016 66
Dividends on mortgage loan credits	3,578 41
Dividends on paid-up stock	22,116 95
Reserve fund credit	2,100 00
Interest on deposits	56 65
Interest on borrowed money	945 50
Salaries of officers and directors	4,223 00
Office help, rent and legal services	1,420 00
All other expenses	785 02
Furniture and fixtures	168 49
Total	$47,410 68

Number of shares of stock in force	15,500
Capital subscribed and in force	$1,550,000 00
Number of stockholders	1,222
Number of depositors	1
Rate per cent. interest charged	6.76
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	8,458
Par value of each share	$100 00
Number of borrowers	430
Plan of Association	Permanent

*PORTSMOUTH AMERICAN BUILDING AND LOAN ASSOCIATION COMPANY

OF PORTSMOUTH, SCIOTO COUNTY.

Incorporated, April 20, 1892.

President, Herman Huels.
Address, Portsmouth.

Authorized capital, $1,500,000.00.

Secretary, Edgar F. Draper.
Address, Portsmouth.
Attorney, Harry W. Miller.
Address, Portsmouth.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$6,612 15
Loans on mortgage security	765,599 30
Loans on stock, certificates or pass-book security	4,400 00
Loans on all other security	2,500 00
Bonds	10,000 00
Total	$789,111 45
Interest due and uncollected	$139 01

LIABILITIES.

Running stock and dividends	$382,975 20
Credits on mortgage loans	67,213 15
Credits on other loans	68 86
Paid-up stock and dividends	224,389 04
Deposits and accrued interest	65,065 20
Reserve fund	30,100 00
Undivided profit fund	14,300 00
Deposits from other building and loan associations	5,000 00
Total	$789,111 45
Interest due and uncollected	$139 01

RECEIPTS.

Dues on running stock	$104,662 22
Paid-up stock	20,800 00
Deposits	126,401 78
Credits on mortgage loans	47,392 61
Loans on mortgage security repaid	252,175 00
Borrowed money	36,000 00
Deposits from other building and loan associations	5,000 00
Real estate sold	2,335 00
Interest	49,666 31
Refund U. S. internal revenue tax	694 44
Deposits in other building and loan associations withdrawn	10,000 00
Total	$655,127 36
Cash on hand at close of last fiscal year	21,088 41
Total	$676,215 77

DISBURSEMENTS.

Loans on mortgage security	$326,974 30
Loans on stock, certificates or pass-book security	4,400 00
Loans on all other security	2,500 00
Withdrawals of running stock and dividends	140,388 40
Withdrawals of paid-up stock	18,400 00
Withdrawals of deposits	107,371 49
Borrowed money	36,000 00
Real estate (purchase price)	2,335 00
Dividends on paid-up stock	12,637 55
Interest on deposits	1,580 85
Interest on borrowed money	454 73
Salaries of officers and directors	3,136 00
Office help, rent and legal services	2,901 38
All other expenses	485 31
Bonds purchased	10,000 00
Accrued interest on bonds purchased	38 61
Total	$669,603 62
Cash on hand	6,612 15
Total	$676,215 77

PROFIT AND LOSS—EARNINGS.

Interest	$49,666 31
Refund U. S. internal revenue tax	694 44
Total	$50,360 75

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$20,370 83
Dividends on mortgage loan credits	3,180 13
Dividends on paid-up stock	12,514 54
Reserve fund credit	2,100 00
Undivided profit credit	3,100 00
Interest on deposits	2,079 22
Interest on borrowed money	454 73
Salaries of officers and directors	3,136 00
Office help, rent and legal services	2,901 38
All other expenses	485 31
Accrued interest on bonds purchased	38 61
Total	$50,360 75

Number of shares of stock in force	14,951
Capital subscribed and in force	$1,495,100 00
Number of stockholders	1,692
Number of depositors	89
Rate per cent. interest charged	6.76
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	7,725
Par value of each share	$100 00
Number of borrowers	589
Plan of Association	Permanent

*Formerly Portsmouth German Building and Loan Association Company.

PORTSMOUTH SAVINGS AND LOAN COMPANY

OF PORTSMOUTH, SCIOTO COUNTY.

Incorporated, February 21, 1891.

Authorized capital, $1,000,000.00.

President, L. W. Bragdon.
Address, Portsmouth.

Secretary, Marvin C. Clark.
Address, Portsmouth.
Attorney, Mark A. Crawford.
Address, Portsmouth.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS.

Cash on hand	$7,465 56
Loans on mortgage security	414,075 56
Total	$421,541 12

LIABILITIES.

Running stock and dividends	$243,008 47
Credits on mortgage loans	2,882 81
Paid-up stock and dividends	123,223 07
Deposits and accrued interest	35,197 68
Reserve fund	9,600 00
Undivided profit fund	2,629 09
Deposits from other building and loan associations	5,000 00
Total	$421,541 12

RECEIPTS.

Dues on running stock	$102,714 98
Paid-up stock	39,300 00
Deposits	13,132 71
Credits on mortgage loans	4,371 73
Loans on mortgage security repaid	159,435 36
Borrowed money	52,000 00
Insurance and taxes refunded by borrowers	1 56
Interest	28,215 41
Interest on Liberty Loan Bonds	35 83
Fines	107 36
Sale of bonds	2,500 00
Refund excise tax	111 57
Total	$401,926 51
Cash on hand at close of last fiscal year	7,129 12
Total	$409,055 63

DISBURSEMENTS.

Loans on mortgage security	$218,980
Withdrawals of running stock and dividends	83,803 45
Withdrawals of paid-up stock	13,650 00
Withdrawals of deposits	15,520 21
Borrowed money	52,000 00
Dividends on paid-up stock	5,694 12
Interest on deposits	1,644 82
Interest on borrowed money	692 43
Salaries of officers and directors	2,748 00
Office help, rent and legal services	1,135 78
All other expenses	720 71
Deposits by other financial institutions withdrawn	2,500 00
Bonds purchased	2,500 00
Total	$401,590 07
Cash on hand	7,465 56
Total	$409,055 63

PROFIT AND LOSS—EARNINGS.

Interest	$28,215 41
Interest on Liberty Loan Bonds	35 83
Fines	107 36
Transferred from undivided profit fund	2,033 56
Refund excise tax	111 57
Total	$30,503 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$12,717 68
Dividends on mortgage loan credits	184 56
Dividends on paid-up stock	6,556 28
Reserve fund credit	1,100 00
Undivided profit credit	2,629 09
Interest on deposits	2,019 20
Interest on borrowed money	692 43
Salaries of officers and directors	2,748 00
Office help, rent and legal services	1,135 78
All other expenses	720 71
Total	$30,503 73

Number of shares of stock in force	5,993
Capital subscribed and in force	$599,300 00
Number of stockholders	952
Number of depositors	105
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	112
Par value of each share	$100 00
Number of borrowers	353
Plan of Association	Permanent

ROYAL SAVINGS AND LOAN COMPANY
OF PORTSMOUTH, SCIOTO COUNTY.

Incorporated, February 8, 1890. Authorized capital, $2,000,000.00.

President, Frank L. Marting.
Address, Portsmouth.

Secretary, Dr. W. D. Tremper.
Address, Portsmouth.
Attorney, William C. Hazlebeck.
Address, Portsmouth.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 29, 1917.

ASSETS.

Cash on hand	$18,942 17
Loans on mortgage security	974,519 88
Loans on stock, certificates or pass-book security	7,539 01
Loans on all other security	12,000 00
Furniture and fixtures	732 86
Due from borrowers for insurance and taxes	13 68
Bonds	6,750 00
Revenue stamps	24 40
Total	$1,020,522 00
Interest due and uncollected	$102 74

RECEIPTS.

Dues on running stock	$72,501 76
Paid-up stock	103,510 00
Deposits	221,173 78
Loans on mortgage security repaid	325,612 44
Loans on stock, certificates or pass-book security	12,851 00
Loans on all other security repaid	3,974 61
Borrowed money	107,000 00
Deposits from other building and loan associations	75,000 00
Insurance and taxes refunded by borrowers	1,022 11
Interest	58,020 52
Rents from company's office	150 00
Deposits in other financial institutions withdrawn	21,150 00
Sale of bonds	13,250 00
Other receipts in detail—revenue stamps sold	25 60
Refund internal revenue tax	130 48
Total	$1,015,372 30
Cash on hand at close of last fiscal year	24,611 52
Total	$1,039,983 82

PROFIT AND LOSS—EARNINGS.

Interest	$58,020 52
Refund U. S. internal revenue tax	130 48
Rent from company's office	150 00
Total	$58,301 00

Number of shares of stock in force	5,559
Capital subscribed and in force	$555,877 00
Number of stockholders	755
Number of depositors	2,323
Rate per cent. interest charged	6.76
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4, 5 and 5½

LIABILITIES.

Running stock and dividends	$154,034 13
Paid-up stock and dividends	376,685 50
Deposits and accrued interest	303,464 69
Reserve fund	26,000 00
Undivided profit fund	14,337 68
Borrowed money and accrued interest	72,000 00
Deposits from other building and loan associations	74,000 00
Total	$1,020,522 00
Interest due and uncollected	$102 74

DISBURSEMENTS.

Loans on mortgage security	$584,819 95
Loans on stock, certificates or pass-book security	14,714 01
Loans on all other security	36 50
Withdrawals of running stock and dividends	56,920 34
Withdrawals of paid-up stock	70,891 00
Withdrawals of deposits	184,466 29
Borrowed money	35,000 00
Insurance and taxes paid for borrowers	910 65
Dividends on paid-up stock	19,404 97
Interest on deposits	12,401 72
Interest on borrowed money	846 89
Furniture and fixtures	72 25
Salaries of officers and directors	4,649 00
Office help, rent and legal services	3,243 00
All other expenses	2,115 08
Deposits by other building and loan associations withdrawn	1,000 00
Deposits by other financial institutions withdrawn	19,500 00
Bonds purchased—Liberty	10,000 00
Revenue stamps purchased	50 00
Total	$1,021,041 65
Cash on hand	18,942 17
Total	$1,039,983 82

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,872 88
Dividends on paid-up stock	20,314 34
Reserve fund credit	2,500 00
Undivided profit credit	3,887 20
Interest on deposits	12,703 77
Interest on borrowed money	846 89
Salaries of officers and directors	4,649 00
Office help, rent and legal services	3,243 00
All other expenses	2,115 08
Furniture and fixtures	168 84
Total	$58,301 00

Number of shares loaned upon	39
Par value of each share	$100 00
Number of borrowers	676
Plan of Association	Permanent

OHIO SAVINGS AND LOAN ASSOCIATION COMPANY

OF FOSTORIA, SENECA COUNTY.

Incorporated, September 18, 1915.

Authorized capital, $1,000,000.00.

President, James Cullen.
Address, Fostoria.
Treasurer, W. J. Wagner.
Address, Fostoria.

Secretary, Carl Smith.
Address, Fostoria.
Attorney, Ora R. Wade.
Address, Fostoria.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$486 62
Loans on mortgage security	36,911 38
Loans on stock, certificates or passbook security	500 00
Furniture and fixtures	289 32
Total	$38,187 32

LIABILITIES.

Permanent (non-withdrawable) stock	$10,400 00
Deposits and accrued interest—Certificates	5,853 36
Deposits—Books	21,457 54
Reserve fund	54 34
Undivided profit fund	422 08
Total	$38,187 32

RECEIPTS.

Savings deposits	$38,579 57
Paid-up stock	10,400 00
Deposits—Certificates	6,545 50
Credits on mortgage loans	16,856 61
Loans on stock, certificates or passbook security	200 00
Borrowed money	1,900 00
Real estate sold	118 90
Interest	1,956 78
Total	$76,557 36
Cash on hand at close of last fiscal year	485 83
Total	$77,043 19

DISBURSEMENTS.

Loans on mortgage security	$32,765 47
Loans on stock, certificates or passbook security	500 00
Withdrawals of savings deposits	30,947 83
Withdrawals of paid-up stock	8,350 00
Withdrawals of deposits—Book	855 50
Borrowed money	1,900 00
Dividends on paid-up stock	98 04
Interest on deposits	13 63
Interest on borrowed money	13 65
Office help, rent and legal services	104 00
All other expenses	719 13
Furniture and fixtures	289 32
Total	$76,555 57
Cash on hand	486 62
Total	$77,043 19

PROFIT AND LOSS—Earnings.

Interest	$1,956 78
Sale of real estate	118 90
Total	$2,075 68

PROFIT AND LOSS—Distribution.

Interest on savings deposits	617 62
Reserve fund credit	22 21
Undivided profit credit	422 08
Interest on deposits	176 99
Interest on borrowed money	13 65
Office help, rent and legal services	104 00
All other expenses	719 13
Total	$2,075 68

Number of shares of stock in force	104
Capital subscribed and in force	$10,400 00
Number of stockholders	14
Number of depositors	22
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	4
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	44
Plan of Association	Permanent

CITIZENS' BUILDING ASSOCIATION COMPANY
OF TIFFIN, SENECA COUNTY.

Incorporated, February, 1885. Authorized capital, $2,000,000.00.

President, A. A. Cunningham.
Address, Tiffin.
Treasurer, W. L. Hertzer.
Address, Tiffin.

Secretary, B. W. Crobaugh.
Address, Tiffin.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$17,842 80
Loans on mortgage security	973,219 99
Loans on stock, certificates or pass-book security	48,675 30
Furniture and fixtures	400 00
Due from borrowers for insurance and taxes	278 19
Bonds	20,100 00
Total	$1,060,516 28
Interest due and uncollected	$3,133 22

LIABILITIES.

Running stock and dividends	$245,319 32
Credits on mortgage loans	129,845 12
Credits on other loans	855 63
Paid-up stock and dividends	12,826 00
Deposits and accrued interest	600,119 92
Reserve fund	28,300 00
Undivided profit fund	22,049 98
Borrowed money and accrued interest	11,273 22
Extra 3 per cent. dividend	9,927 09
Total	$1,060,516 28
Interest due and uncollected	$3,133 22

RECEIPTS.

Dues on running stock	$42,115 50
Deposits	1,243,868 74
Credits on mortgage loans	40,509 94
Loans on mortgage security repaid	91,945 11
Loans on stock, certificates or pass-book security	33,583 58
Borrowed money	15,273 22
Insurance and taxes refunded by borrowers	447 65
Interest	59,537 15
Premium	5,194 27
Credit on stock loans	400 54
Pass-books and initiation fees	19 50
Mortgage loan credits applied	35,715 74
Stock loan credits applied	62 38
Total	$1,568,673 32
Cash on hand at close of last fiscal year	17,025 69
Total	$1 585,699 01

DISBURSEMENTS.

Loans on mortgage security	$166,287 17
Loans on stock, certificates or pass-book security	50,147 15
Dividends on running stock	8,810 85
Withdrawals of running stock and dividends	39,842 83
Withdrawals of mortgage credits	35,840 89
Withdrawals of deposits	1,207,653 58
Borrowed money	21,974 50
Insurance and taxes paid for borrowers	498 85
Dividends on paid-up stock	1,089 00
Interest on deposits	22,446 89
Interest on borrowed money	574 69
Withdrawals stock loan credits	62 38
Salaries of officers and directors	2,850 00
Office help, rent and legal services	2,824 80
All other expenses	1,173 69
Bonds purchased	5,100 00
Extra salaries	678 94
Total	$1,567,856 21
Cash on hand	17,842 80
Total	$1,585,699 01

PROFIT AND LOSS—EARNINGS.

Interest	$59,537 15
Premium	5,194 27
Pass-books and initiation fees	19 50
Total	$64,750 92

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$12,772 20
Dividends on mortgage loan credits	6,318 23
Dividends on paid-up stock	726 00
Reserve fund credit	1,700 00
Undivided profit credit	1,500 00
Interest on deposits	23,567 53
Interest on borrowed money	574 69
Salaries of officers and directors	2,850 00
Office help, rent and legal services	2,824 80
All other expenses	1,173 69
Extra salaries	678 94
Furniture and fixtures	100 00
Dividend on stock loan	37 75
Extra 3 per cent. dividend	9,927 09
Total	$64,750 92

Number of shares of stock in force	8,360
Capital subscribed and in force	$1,671,900 00
Number of stockholders	1,252
Number of depositors	2,438
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	9
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	5,077
Par value of each share	$200 00
Number of borrowers	789
Rate per cent. premium charged	½
Plan of Association	Permanent

NATIONAL BUILDING AND LOAN ASSOCIATION COMPANY

OF TIFFIN, SENECA COUNTY.

Incorporated, March 25, 1889. Authorized capital, $1,000,000.00

President, C. J. Yingling.
Address, Tiffin.
Treasurer, G. T. Morgenstern.
Address, Tiffin.

Secretary, J. M. Hershberger.
Address, Tiffin.
Attorney, Walter C. Rhorbacker.
Address, Tiffin.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS

Cash on hand	$15,056 20
Loans on mortgage security	190,234 51
Loans on stock, certificates or pass-book security	3,287 00
Due from borrowers for insurance and taxes	80 47
Deposits from other building and loan associations	5,000 00
Total	$213,658 18
Interest due and uncollected	$696 85

LIABILITIES.

Running stock and dividends	$171,047 69
Credits on mortgage loans	28,356 93
Reserve fund	5,309 47
Undivided profit fund	3,114 09
Borrowed money and accrued interest	5,830 00
Total	$213,658 18
Interest due and uncollected	$696 85

RECEIPTS.

Dues on running stock	$24,270 00
Credits on mortgage loans	10,090 75
Loans on mortgage security repaid	19,800 11
Loans on stock, certificates or pass-book security	8,402 00
Borrowed money	4,900 00
Interest	12,621 77
Transfer fees	3 50
Pass-books and initiation fees	39 10
Rents from sub-tenants	180 00
Deposits in other building and loan associations withdrawn	5,000 00
Telephone rent from sub-tenants	36 00
Total	$85,343 23
Cash on hand at close of last fiscal year	1,083 10
Total	$86,426 33

DISBURSEMENTS.

Loans on mortgage security	$24,376 00
Loans on stock, certificates or pass-book security	5,734 00
Withdrawals of running stock and dividends	21,513 45
Borrowed money	7,000 00
Deposits in other building and loan associations	10,000 00
Insurance and taxes paid for borrowers	41 27
Interest on borrowed money	290 12
Charged to undivided profit fund	378 09
Salaries of officers and directors	1,066 71
Office help, rent and legal services	428 00
All other expenses	542 49
Total	$71,370 13
Cash on hand	15,056 20
Total	$86,426 33

PROFIT AND LOSS—EARNINGS.

Interest	$12,621 77
Transfer inactive running stock	11 36
Transfer fees	3 50
Pass-books and initiation fees	39 10
Rent from company's sub-tenants	180 00
Transferred from undivided profit fund	378 09
Telephone rent from sub-tenants	36 00
Total	$13,269 82

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,524 47
Dividends on mortgage loan credits	1,286 42
Reserve fund credit	528 22
Undivided profit credit	225 30
Interest on borrowed money	290 12
Salaries of officers and directors	1,066 77
Office help, rent and legal services	428 00
All other expenses	542 49
Charged to undivided profit fund	378 09
Total	$13,269 82

Number of shares of stock in force	3,271
Capital subscribed and in force	$654,200 00
Number of stockholders	395
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	1,183
Par value of each share	$200 00
Number of borrowers	155
Plan of Association	Permanent

SENECA COUNTY BUILDING AND LOAN COMPANY

OF TIFFIN, SENECA COUNTY.

Incorporated, October 12, 1899.

Authorized capital, $300,000 00.

President, James T. Lynch.
Address, Tiffin.

Secretary, Mark L. Leister.
Address, Tiffin.
Attorney, Mark L. Leister.
Address, Tiffin.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING OCTOBER 12, 1917.

ASSETS.

Cash on hand	$1,604 17
Loans on mortgage security	57,596 58
Total	$59,200 75

LIABILITIES.

Running stock and dividends	$3,581 47
Credits on mortgage loans	11,962 03
Paid-up stock and dividends	30,579 56
Reserve fund	997 52
Borrowed money and accrued interest	11,593 27
Filing fee	17 40
Salary of secretary	469 50
Total	$59,200 75

RECEIPTS.

Dues on running stock	$1,633 00
Paid-up stock	7,100 00
Credits on mortgage loans	1,824 63
Loans on mortgage security repaid	8,135 00
Loans on stock ,certificates or pass-book security	730 00
Borrowed money	11,743 27
Interest	3,249 26
Fines	87 38
Error in 1916 report	1 80
Total	$34,504 34
Cash on hand at close of last fiscal year	1,453 55
Total	$35,957 89

DISBURSEMENTS.

Loans on mortgage security	$21,995 00
Loans on stock, certificates or pass-book security	680 00
Withdrawals of running stock and dividends	1,716 53
Withdrawals of paid-up stock	300 00
Borrowed money	8,060 00
Dividends on paid-up stock	889 46
Interest on borrowed money	519 70
Filing fee	15 65
Salaries of officers and directors	168 18
All other expenses	7 40
Error in running stock, 1916	1 80
Total	$34,353 72
Cash on hand	1,604 17
Total	$35,957 89

PROFIT AND LOSS—EARNINGS.

Interest	$3,249 26
Fines	87 38
Error in 1916 report	1 80
Total	$3,338 44

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$155 54
Dividends on mortgage loan credits	550 89
Dividends on paid-up stock	1,479 56
Reserve fund credit	138 45
Interest on borrowed money	519 70
Salaries of officers and directors	469 50
All other expenses	7 40
Annual report	17 40
Total	$3,338 44

Number of shares of stock in force	1,160
Capital subscribed and in force	$116,000 00
Number of stockholders	73
Rate per cent. interest charged	6½ and 7
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	580
Par value of each share	$100 00
Number of borrowers	30
Plan of Association	Permanent

ANNA BUILDING, LOAN AND SAVINGS COMPANY

OF ANNA, SHELBY COUNTY.

Incorporated, December 13, 1915.

Authorized capital, $50,000.00.

President, R. D. Mede.
Address, Anna.
Treasurer, A. W. Feidley.
Address, Anna.

Secretary, A. W. Feidley.
Address, Anna.
Attorney, John Oldham.
Address, Anna.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 30, 1917.

ASSETS.

Cash on hand	$16,098 62
Loans on mortgage security	76,523 79
Total	$92,622 41
Interest due and uncollected	$103 33

LIABILITIES.

Permanent (non-withdrawable) stock	$1,400 00
Deposits and accrued interest	83,603 67
Deposits on pass-books	7,139 90
Reserve fund	478 84
Total	$92,622 41
Interest due and uncollected	$103 33

RECEIPTS.

Deposits—Pass-books	$10,141 91
Deposits	84,200 75
Credits on mortgage loans	16,078 14
Interest	4,785 77
Total	$115,206 57
Cash on hand at close of last fiscal year	4,022 33
Total	$119,228 90

DISBURSEMENTS.

Loans on mortgage security	$31,982 16
Withdrawals of deposits—Pass-book	4,861 81
Withdrawals of deposits—Certificates	58,584 54
Borrowed money	4,000 00
Interest on deposits	3,178 16
Interest on borrowed money	25 43
Salaries of officers and directors	360 00
Office help, rent and legal services	50 00
All other expenses	88 18
Total	$103,130 28
Cash on hand	16,098 62
Total	$119,228 90

PROFIT AND LOSS—Earnings.

Interest	$4,785 77
Total	$4,785 77

PROFIT AND LOSS—Distribution.

Dividends on paid-up stock	$700 00
Reserve fund credit	384 00
Interest on deposits	3,178 16
Interest on borrowed money	25 43
Salaries of officers and directors	360 00
Office help, rent and legal services	50 00
All other expenses	88 18
Total	$4,785 77

Number of shares of stock in force	14
Capital subscribed and in force	$1,400 00
Number of stockholders	7
Number of depositors	398
Rate per cent. interest charged	6
Rate per cent. dividend declared to paid-up stock	100
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	28
Plan of Association	Permanent

PEOPLE'S SAVINGS AND LOAN ASSOCIATION
OF SIDNEY, SHELBY COUNTY.

Incorporated, September 18, 1886. Authorized capital, $2,000,000.00.

President, W. H. Wagner.
Address, Sidney.
Treasurer, Wm. M. Kingseed.
Address, Sidney.

Secretary, L. M. Studevant.
Address, Sidney.
Attorney, Andrew J. Hess.
Address, Sidney.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$114,076 86
Loans on mortgage security	2,024,987 41
Loans on stock, certificates or passbook security	29,183 46
Loans on all other security	1,850 00
Furniture and fixtures	759 50
Real estate—office building	65,000 00
Bonds	226,353 74
Deposits in other building and loan associations	132,000 00
Deposits in other financial institutions	10,070 00
Total	$2,604,280 97
Interest due and uncollected	$2,102 37

RECEIPTS.

Dues on running stock	$12,396 22
Deposits	1,483,159 30
Loans on mortgage security repaid	472,996 33
Loans on stock, certificates or passbook security	57,430 75
Loans on all other security repaid	900 00
Borrowed money	44,565 00
Insurance and taxes refunded by borrowers	165 74
Interest	139,894 96
Rent from company's real estate	286 00
Deposits in other building and loan associations withdrawn	181,092 00
Deposits in other financial institutions withdrawn	700 00
Sale of bonds—Liberty and U. S. certificates	40,300 00
Internal revenue account	73 00
Total	$2,433,959 30
Cash on hand at close of last fiscal year	97,448 95
Total	$2,531,408 25

PROFIT AND LOSS—EARNINGS.

Interest	$139,894 96
Rent for company's real estate	286 00
Total	$140,180 96

Number of shares of stock in force	1,175
Capital subscribed and in force	$117,500 00
Number of stockholders	19
Number of depositors	9,266
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	10
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Running stock and dividends	$36,850 65
Paid-up stock and dividends	2,500 00
Permanent (non-withdrawable) stock	50,000 00
Deposits and accrued interest	2,341,223 61
Reserve fund	76,000 00
Undivided profit fund	53,141 71
Borrowed money and accrued interest	44,565 00
Total	$2,604,280 97
Interest due and uncollected	$2,102 37

DISBURSEMENTS.

Loans on mortgage security	$572,485 40
Loans on stock, certificates or passbook security	59,386 86
Withdrawals of running stock and dividends	945 90
Withdrawals of deposits	1,277,375 17
Deposits in other building and loan associations	58,092 00
Deposits in other financial institutions	10,620 00
Insurance and taxes paid for borrowers	165 74
Real estate (office building)	45,000 00
Dividends on paid-up stock	5,000 00
Interest on deposits	99,319 05
Furniture and fixtures	759 50
Taxes	490 21
Salaries of officers and directors	8,404 00
Office help, rent and legal services	5,026 84
All other expenses	7,860 72
Deposits by other building and loan associations withdrawn	65,000 00
Bonds purchased	106,300 00
Liberty bonds and U. S. certificates	95,100 00
Total	$2,417,331 39
Cash on hand	114,076 86
Total	$2,531,408 25

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,375 64
Dividends on paid-up stock	5,000 00
Reserve fund credit	1,000 00
Undivided profit credit	1,564 90
Interest on deposits	107,458 65
Salaries of officers and directors	8,404 00
Office help, rent and legal services	5,026 84
All other expenses	7,860 72
Taxes	490 21
Total	$140,180 96

Par value of each share	$100 00
Number of borrowers	1,101
Plan of Association	Permanent

SHELBY COUNTY BUILDING AND LOAN ASSOCIATION
OF SIDNEY, SHELBY COUNTY.

Incorporated, December 10, 1895. Authorized capital, $2,000,000.00.

President, William Piper.
Address, Sidney.
Treasurer, E. C. Amos.
Address, Sidney.

Secretary, Ben. B. Amann.
Address, Sidney.
Attorney, D. F. Mills.
Address, Sidney.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$47,246 09
Loans on mortgage security	1,395,091 01
Loans on stock, certificates or pass-book security	29,149 96
Loans on all other security	3,600 00
Furniture and fixtures	500 00
Real estate—office building	20,500 00
Due from borrowers for insurance and taxes	231 65
Bonds	5,000 00
Deposits in other building and loan associations	118,390 28
Other assets in detail—Liberty Bonds	46,800 00
Total	$1,666,508 99
Interest due and uncollected	$3,732 16

LIABILITIES.

Credits on mortgage loans	$83,360 85
Paid-up stock and dividends	40,500 00
Deposits and accrued interest	1,498,895 04
Reserve fund	24,400 00
Undivided profit fund	19,353 10
Total	$1,666,508 99
Interest due and uncollected	$3,732 16

RECEIPTS.

Paid-up stock	$4,500 00
Deposits	1,202,016 66
Credits on mortgage loans	88,901 16
Loans on mortgage security repaid	207,494 74
Loans on stock, certificates or pass-book security	53,184 94
Loans on all other security repaid	8,050 00
Insurance and taxes refunded by borrowers	566 26
Interest	77,576 53
Rents from company's real estate	720 00
Deposits in other building and loan associations withdrawn	10,595 25
Sale of bonds	500 00
Sale Liberty Bonds	32,350 00
Total	$1,686,455 54
Cash on hand at close of last fiscal year	58,033 56
Total	$1,744,489 10

DISBURSEMENTS.

Loans on mortgage security	$409,309 61
Loans on stock, certificates or pass-book security	58,711 11
Mortgage loan credits	80,805 36
Withdrawals of deposits	952,448 61
Deposits in other building and loan associations	33,845 28
Insurance and taxes paid for borrowers	668 91
Dividends on paid-up stock	5,850 00
Interest on deposits	61,441 99
Taxes	233 43
Salaries of officers and directors	6,800 00
Office help, rent and legal services	526 60
All other expenses	1,952 11
Bonds purchased	5,500 00
Bonds purchased—Liberty	79,150 00
Total	$1,697,243 01
Cash on hand	47,246 09
Total	$1,744,489 10

PROFIT AND LOSS—EARNINGS.

Interest	$77,576 53
Rent from company's real estate	720 00
Total	$78,296 53

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$5,940 00
Reserve fund credit	514 69
Undivided profit credit	993 31
Interest on deposits	61,336 39
Salaries of officers and directors	6,800 00
Office help, rent and legal services	526 60
All other expenses	1,952 11
Taxes	233 43
Total	$78,296 53

Number of shares of stock in force	360
Capital subscribed and in force	$36,000 00
Number of stockholders	9
Number of depositors	4,984
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	16½
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	732
Plan of Association	Permanent

ALLIANCE BUILDING AND SAVINGS COMPANY

OF ALLIANCE, STARK COUNTY.

Incorporated, September 5, 1898. Authorized capital, $1,000,000.00

President, Wm. S. Lindesmith. Address, Alliance.

Secretary, C. C. Davidson. Address, Alliance

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBEI 5, 1917.

ASSETS.

Cash on hand	$15,442 31
Loans on mortgage security	339,000 00
Loans on stock, certificates or pass-book security	500 00
Furniture and fixtures	1,953 60
Total	$356,895 91
Interest due and uncollected	$86 09

RECEIPTS.

Dues on running stock	$92,820 93
Deposits	38,391 88
Credits on mortgage loans	6,969 04
Loans on mortgage security repaid	47,022 50
Loans on stock, certificates or pass-book security	1,000 00
Deposits from other building and loan associations	4,500 00
Deposits from other financial institutions	14,200 00
Interest	15,139 57
Sale of old office furniture	5 00
Total	$220,048 92
Cash on hand at close of last fiscal year	10,094 67
Total	$230,143 59

PROFIT AND LOSS—EARNINGS.

Interest	$15,139 57
Transferred from undivided profit fund	2,373 81
Sale of old office furniture	5 00
Total	$17,518 38

Number of shares of stock in force	3,439
Capital subscribed and in force	$343,900 00
Number of stockholders	707
Number of depositors	1,084
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$177,992 46
Credits on mortgage loans	66,684 40
Deposits and accrued interest	79,681 59
Reserve fund	9,653 12
Undivided profit fund	4,184 34
Deposit from other building and loan associations	4,500 00
Deposits from other financial institutions	14,200 00
Total	$356,895 91
Interest due and uncollected	$86 09

DISBURSEMENTS.

Loans on mortgage security	$113,700 00
Loans on stock, certificates and pass-book security	1,200 00
Withdrawals of running stock and dividends	63,639 49
Withdrawals of deposits	17,232 97
Interest on deposits	3,777 29
Salaries of officers and directors	1,380 00
Office help, rent and legal services	976 00
All other expenses	481 93
Deposits by other building and loan associations withdrawn	5,500 00
Deposits by other financial institutions withdrawn	5,000 00
Furniture and fixtures	1,813 60
Total	$214,701 28
Cash on hand	15,442 31
Total	$230,143 59

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,236 81
Reserve fund credit	2,000 00
Undivided profit credit	1,184 34
Interest on deposits	4,259 30
Salaries of officers and directors	1,380 00
Office help, rent and legal services	976 00
All other expenses	481 93
Total	$17,518 38

Number of shares loaned upon	3,390
Par value of each share	$100 00
Number of borrowers	214
Plan of Association	Permanent

INDUSTRIAL SAVINGS AND LOAN ASSOCIATION
OF ALLIANCE, STARK COUNTY.

Incorporated, April 6, 1889. Authorized capital, $2,000,000.00.

President, Johnston Armstrong.
Address, Alliance.
Treasurer, A. L. Atkinson.
Address, Alliance.

Secretary, T. C. Uran.
Address, Alliance.
Attorney, W. L. Hart.
Address, Alliance.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

C sh on hand	$70,045 22
Loans on mortgage security	1,072,234 78
Loans on stock, certificates or pass-book security	530 00
Furniture and fixtures	1,350 00
Bonds	13,000 00
Total	$1,157,160 00
Interest due and uncollected	$62 52

LIABILITIES.

Running stock and dividends	$993,978 94
Paid-up stock and dividends	101,300 00
Deposits and accrued interest	9,600 00
Reserve fund	36,761 41
Undivided profit fund	10,519 65
Deposits from other financial institutions	5,000 00
Total	$1,157,160 00
Interest due and uncollected	$62 52

RECEIPTS.

Dues on running stock	$543,442 38
Paid-up stock	17,700 00
Deposits	8,800 00
Credits on mortgage loans	284,388 61
Loans on stock, certificates or pass-book security	71,823 53
Interest	63,825 24
Total	$989,979 76
Cash on hand at close of last fiscal year	50,949 67
Total	$1,040,929 43

DISBURSEMENTS.

Loans on mortgage security	$433,023 45
Loans on stock, certificates or pass-book security	55,409 28
Withdrawals of running stock and dividends	441,555 10
Withdrawals of paid-up stock	12,400 00
Withdrawals of deposits	2,200 00
Excess interest returned	18 91
Dividends on paid-up stock	5,057 77
Interest on deposits	605 97
Accrued interest first mortgage bonds	175 00
Salaries of officers and directors	4,004 00
Office help, rent and legal services	1,645 00
All other expenses	1 789 73
Bonds purchased—first mortgage (in Ohio)	10,000 00
Bonds purchased—Liberty	3,000 00
Total	$970,884 21
Cash on hand	70,045 22
Total	$1,040,929 43

PROFIT AND LOSS—EARNINGS.

Interest	$63,825 24
Total	$63,825 24

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$42,704 71
Dividends on paid-up stock	5,057 77
Reserve fund credit	2,819 33
Undivided profit credit	4,123 73
Interest on deposits	605 97
Interest on first mortgage bonds	175 00
Salaries of officers and directors	4,004 00
Office help, rent and legal services	1,645 00
All other expenses	1,789 73
Accrued interest	400 00
Furniture and fixtures	500 00
Total	$63,825 24

Number of shares of stock in force	10,952
Capital subscribed and in force	$1,095,200 00
Number of stockholders	2,721
Number of depositors	7
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	652
Plan of Association	Permanent

SECURITY LOAN AND BUILDING COMPANY

OF ALLIANCE, STARK COUNTY.

Incorporated, March 7, 1908. Authorized capital, $1,000,000.00.

President, C. C. Mummert.
Address, Alliance.
Treasurer, W. H. Ramsey.
Address, Alliance.

Secretary, A. S. Armstrong.
Address, Alliance.
Attorney, S. L. Geiger.
Address, Alliance.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$4,254 99
Loans on mortgage security	141,925 00
Loans on stock, certificates or pass-book security	4,400 54
Furniture and fixtures	89 05
Total	$150,669 58

LIABILITIES.

Running stock and dividends	$41,991 32
Credits on mortgage loans	21,376 47
Deposits and accrued interest on certificates	41,802 75
Deposits on savings accounts	38,215 72
Reserve fund	925 86
Undivided profit fund	1,357 46
Deposits from other building and loan associations	5,000 00
Total	$150,669 58

RECEIPTS.

Dues on running stock	$14,246 49
Deposits—Savings	27,925 66
Deposits—Certificates	34,996 16
Credits on mortgage loans	9,596 85
Loans on mortgage security repaid	6,816 27
Loans on stock, certificates or pass-book security	9,719 46
Borrowed money	13,475 00
Interest	7,453 09
Interest—Temporary loans	106 96
Rents from company's office	90 00
Appraisement fees	24 00
Total	$124,449 94
Cash on hand at close of last fiscal year	1,747 94
Total	$126,197 88

DISBURSEMENTS.

Loans on mortgage security	$40,698 05
Loans on stock, certificates or pass-book security	11,271 00
Withdrawals of running stock and dividends	17,445 63
Withdrawals of certificates deposit	16,016 88
Withdrawals of deposits — Savings accounts	17,369 00
Borrowed money	16,475 00
Interest on deposits—Certificates	1,436 74
Interest on borrowed money	137 45
Interest on deposits from other institutions	250 00
Salaries of officers and directors	287 50
Office help, rent and legal services	450 00
All other expenses	105 64
Total	$121,942 89
Cash on hand	4,254 99
Total	$126,197 88

PROFIT AND LOSS—EARNINGS.

Interest	$7,453 09
Interest on temporary loans	106 96
Rent from company's office	90 00
Appraisement fees	24 00
Total	$7,674 05

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,060 62
Interest on savings	1,583 90
Reserve fund credit	145 55
Undivided profit credit	700 26
Interest on deposits—Certificates	1,943 50
Interest on borrowed money	137 45
Salaries of officers and directors	287 50
Office help, rent and legal services	450 00
All other expenses	105 64
Interest on deposits in other institutions	250 00
Furniture and fixtures	9 63
Total	$7,674 05

Number of shares of stock in force	842
Capital subscribed and in force	$84,200 00
Number of stockholders	178
Number of depositors	121
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	47
Par value of each share	$100 00
Number of borrowers	61
Plan of Association	Permanent

BREWSTER BUILDING AND LOAN COMPANY

OF BREWSTER, STARK COUNTY.

Incorporated, June 7, 1910.

Authorized capital, $500,000.00.

President, J. F. Hill.
Address, Brewster.
Treasurer, J. G. Stidger.
Address, Cleveland.

Secretary, W. M. Gove.
Address, Brewster.
Attorney, J. E. Willison.
Address, Massillon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$2,072 81
Loans on mortgage security	36,930 83
U. S. Thrift Stamps	50 00
Total	$39,053 64

LIABILITIES.

Running stock and dividends	$38,544 36
Reserve fund	256 11
Undivided profit fund	253 17
Total	$39,053 64

RECEIPTS.

Dues on running stock	$20,840 81
Loans on mortgage security repaid	6,843 03
Interest	1,780 60
Transferred from stock account	3 49
Total	$29,467 93
Cash on hand at close of last fiscal year	5,063 88
Total	$34,531 81

DISBURSEMENTS.

Loans on mortgage security	$18,391 46
Withdrawals of running stock and dividends	13,865 84
Salaries of officers and directors	140 00
All other expenses	11 70
U. S. Thrift Stamps	50 00
Total	$32,459 00
Cash on hand	2,072 81
Total	$34,531 81

PROFIT AND LOSS—Earnings.

Interest	$1,780 60
Transferred from stock account	3 49
Total	$1,784 09

PROFIT AND LOSS—Distribution.

Dividends on running stock	$1,464 07
Reserve fund credit	81 45
Undivided profit credit	86 87
Salaries of officers and directors	140 00
All other expenses	11 70
Total	$1,784 09

Number of shares of stock in force	1,640
Capital subscribed and in force	$164,000 00
Number of stockholders	169
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	438
Par value of each share	$100 00
Number of borrowers	33
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN COMPANY
OF CANTON, STARK COUNTY.

Incorporated, February 9, 1899.
President, J. B. Brothers.
Address, Canton.
Attorney, John T. Blake.
Address, Canton.

Authorized capital, $2,000,000.00.
Secretary, W. Paul Wagner.
Address, Canton.
Attorney, W. H. Smith.
Address, Canton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 31, 1918.

ASSETS.

Cash on hand	$228,349 60
Loans on mortgage security	4,347,887 75
Loans on stock, certificates or pass-book security	16,854 50
Furniture and fixtures	1,900 00
Real estate—office building	61,000 00
Due from borrowers for insurance and taxes	43 57
Bonds	16,250 00
Deposits in other financial institutions	30,000 00
War savings stamps	62 10
Total	$4,702,347 52
Interest due and uncollected	$722 70

RECEIPTS.

Paid-up stock	$54,900 00
Deposits	5,317,937 59
Credits on mortgage loans	318,539 40
Loans on mortgage security repaid	1,227,451 65
Loans on stock, certificates or pass-book security	18,350 76
Deposits from other building and loan associations	13,000 00
Deposits from other financial institutions	36,500 00
Insurance and taxes refunded by borrowers	136 73
Interest	258,677 90
Rents from company's real estate	3,065 00
Deposits in other financial institutions withdrawn	35,000 00
Sale of bonds	78,900 00
War savings stamps	1,112 95
Total	$7,363,571 98
Cash on hand at close of last fiscal year	319,438 67
Total	$7,683,010 65

PROFIT AND LOSS—EARNINGS.

Interest	$258,677 90
Rent from company's real estate	3,065 00
Total	$261,742 90

Number of shares of stock in force	6,665
Capital subscribed and in force	$666,475 00
Number of stockholders	630
Number of depositors	10,719
Rate per cent. interest charged	6, 6½ and 7
Rate per cent. dividend declared to running and paid-up stock	12
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Credits on mortgage loans	$99,805 98
Paid-up stock and dividends	533,153 50
Deposits and accrued interest	3,882,888 04
Reserve fund	115,000 00
Undivided profit fund	22,000 00
Deposits from other building and loan associations	13,000 00
Deposits from other financial institutions	36,500 00
Total	$4,702,347 52
Interest due and uncollected	$722 70

DISBURSEMENTS.

Loans on mortgage security	$1,813,744 24
Loans on stock, certificates or pass-book security	13,985 00
Withdrawals of running stock and dividends	300,883 75
Withdrawals of paid-up stock	54,900 00
Withdrawals of deposits	4,829,980 70
Deposits in other financial institutions	30,000 00
Insurance and taxes paid for borrowers	22 75
Real estate (purchase price)—office building	22,000 00
Dividends on paid-up stock	57,306 17
Interest on deposits	120,062 42
Office furniture	392 00
Repairs on company's real estate	675 17
Taxes and insurance	690 16
Salaries of officers and directors	5,800 00
Office help, rent and legal services	8,361 20
All other expenses	9,532 44
Deposits by other building and loan associations withdrawn	55,000 00
Deposits by other financial institutions withdrawn	35,000 00
Bonds purchased	95,150 00
War savings stamps	1,175 05
Total	$7,454,661 05
Cash on hand	228,349 60
Total	$7,683,010 65

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$60,357 00
Reserve fund credit	7,000 00
Undivided profit credit	8,000 00
Interest on deposits	161,064 93
Salaries of officers and directors	5,800 00
Office help, rent and legal services	8,361 20
All other expenses	9,532 44
Taxes	690 16
Repairs on company's real estate	675 17
Furniture and fixtures	262 00
Total	$261,742 90

Number of shares loaned upon	1,635
Par value of each share	$100 00
Number of borrowers	2,353
Plan of Association	Permanent

DOLLAR LOAN AND SAVINGS COMPANY

OF CANTON, STARK COUNTY.

Incorporated, December 5, 1916.

President, E. E. Mack.
Address, 1208 Market Avenue N.

Authorized capital, $1,000,000.00.

Secretary, R. L. Oberlin.
Address, 1924 Kirk Court N. W.
Attorney, Wendell Herbruck.
Address, 1133 Market Avenue N.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$20,201 97
Loans on mortgage security	124,179 22
Furniture and fixtures	650 25
Total	$145,031 44
Interest due and uncollected	$220 04

LIABILITIES.

Running stock and dividends	$13,336 24
Permanent (non-withdrawable) stock	65,600 00
Deposits and accrued interest	58,552 25
Reserve fund	7,542 95
Total	$145,031 44
Interest due and uncollected	$220 04

RECEIPTS.

Dues on running stock	$19,336 24
Paid-up stock	65,600 00
Deposits	104,363 14
Credits on mortgage loans	8,987 43
Loans on mortgage security repaid	4,800 00
Insurance and taxes refunded by borrowers	33 00
Interest	4,398 86
Premium	7,893 41
Depository interest	585 27
Check made good	848 00
Total	$216,845 35

DISBURSEMENTS.

Loans on mortgage security	$137,966 65
Withdrawals of running stock and dividends	6,000 00
Withdrawals of deposits	46,109 81
Insurance and taxes paid for borrowers	33 00
Interest on deposits	319 28
Salaries of officers and directors	800 00
Office help, rent and legal services	1,045 00
All other expenses	2,771 39
Furniture and fixtures	750 25
Check made good	848 00
Total	$196,643 38
Cash on hand	20,201 97
Total	$216,845 35

PROFIT AND LOSS—Earnings.

Interest	$4,984 13
Premium	7,893 41
Total	$12,877 54

PROFIT AND LOSS—Distribution.

Reserve fund credit	$7,542 95
Interest on deposits	618 20
Salaries of officers and directors	800 00
Office help, rent and legal services	1,045 00
All other expenses	2,771 39
Furniture and fixtures	100 00
Total	$12,877 54

Number of shares of stock in force	1,594
Capital subscribed and in force	$159,400 00
Number of stockholders	95
Number of depositors	183
Rat per cent. interest charged	6
Rate per cent. interest paid on deposits	4–5

Par value of each share	$100 00
Number of borrowers	[illegible] 69
Plan of Associatiod	Permanent

FIRST SAVINGS AND LOAN COMPANY

OF CANTON, STARK COUNTY.

Incorporated, March 7, 1887.

Authorized capital, $5,000,000.00.

President, Wm. H. Clark.
Address, Canton.
Treasurer, Isaac Harter.
Address, Canton.

Secretary, James F. T. Walker.
Address, Canton.
Attorney, Julius Whiting, Jr.
Address, Canton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING APRIL 1, 1918.

ASSETS

Cash on hand	$84,789 55
Loans on mortgage security	2,890,177 74
Loans on stock, certificates or pass-book security	2,000 00
Real estate—office building	105,000 00
Total	$3,081,967 29
Interest due and uncollected	$7,894 45

LIABILITIES.

Running stock and dividends	$2,081,670 32
Paid-up stock and dividends	834,280 44
Reserve fund	140,000 00
Undivided profit fund	26,016 53
Total	$3,081,967 29
Interest due and uncollected	$7,894 45

RECEIPTS.

Dues on running stock	$1,806,174 44
Paid-up stock	166,460 00
Loans on mortgage security repaid	655,950 55
Loans on stock, certificates or pass-book security	2,650 00
Insurance and taxes refunded by borrowers	80 91
Interest	168,030 38
Premium	60
Rents from company's real estate	8,331 74
Miscellaneous	14 18
Total	$2,807,692 80
Cash on hand at close of last fiscal year	81,656 35
Total	$2,889,349 15

DISBURSEMENTS.

Loans on mortgage security	$1,155,220 00
Loans on stock, certificates or pass-book security	800 00
Withdrawals of running stock and dividends	1,446,604 34
Withdrawals of paid-up stock	145,310 00
Dividends on paid-up stock	38,579 75
Repairs on company's real estate	100 46
Taxes	1,040 42
Salaries of officers and directors	10,130 00
Office help, rent and legal services	2,863 00
All other expenses	3,911 63
Total	$2,804,559 60
Cash on hand	84,789 55
Total	$2,889,349 15

PROFIT AND LOSS—EARNINGS.

Interest	$168,030 38
Premium	60
Rents from company's real estate	8,331 74
Transferred from undivided profit fund	15,000 00
Miscellaneous	14 18
Total	$191,376 90

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	,335 94
Dividends on mortgage loan credits	31 47
Dividends on paid-up stock	39,333 64
Reserve fund credit	15,000 00
Undivided profit credit	29,630 34
Salaries of officers and directors	10,130 00
Office help, rent and legal services	2,863 00
All other expenses	3,911 63
Taxes	1,040 42
Repairs on company's real estate	100 46
Total	$191,376 90

Number of shares of stock in force	40,914 4/10
Capital subscribed and in force	$4,144,680 00
Number of stockholders	5,389
Rate per cent. interest charged	6 24
Rate per cent. dividend declared to running and paid-up stock	5

Par value of each share	$100 and $500
Number of borrowers	1,694
Plan of Association	Permanent

FIRST WORKING MEN'S LOAN AND BUILDING SOCIETY

OF CANTON, STARK COUNTY.

Incorporated, March 4, 1887. Authorized capital, $250,000.00.

President, Henry Klemp.
Address 600 Second St., N. E.
Treasurer, Emil Walther.
Address, 517 Seventh St., N. E.

Secretary, Joseph Wingerter.
Address, 213 Tuse. Ave., E.
Attorney, Lorain C. Wise.
Address, Eagle Blk.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,276 22
Loans on mortgage security	61,900 00
Total	$64,176 22

RECEIPTS.

Dues on running stock	$27,513 72
Loans on mortgage security repaid	25,561 10
Borrowed money	5,000 00
Interest	4,056 97
Premium	164 60
Pass-books and initiation fees	49 75
Examination fees	21 50
Total	$62,367 64
Cash on hand at close of last fiscal year	2,730 35
Total	$65,097 99

PROFIT AND LOSS—EARNINGS.

Interest	$4,056 97
Premium	164 60
Pass-books and initiation fees	49 75
Examination fees	21 50
Total	$4,292 82

Number of shares of stock in force	2,329
Capital subscribed and in force	$232,900 00
Number of stockholders	278
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$46,472 51
Credits on mortgage loans	10,814 03
Reserve fund	1,361 07
Undivided profit fund	528 61
Borrowed money and accrued interest	5,000 00
Total	$64,176 22

DISBURSEMENTS

Loans on mortgage security	$27,975 00
Withdrawals of running stock and dividends	30,755 03
Borrowed money	3,500 00
Interest on borrowed money	108 00
Salaries of officers and directors	352 00
Office help, rent and legal services	51 50
All other expenses	80 24
Total	$62,821 77
Cash on hand	2,276 22
Total	$65,097 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,381 41
Dividends on mortgage loan credits	1,127 69
Reserve fund credit	188 95
Undivided profit credit	3 03
Interest on borrowed money	108 00
Salaries of officers and directors	352 00
Office help, rent and legal services	51 50
All other expenses	80 24
Total	$4,292 82

Number of shares loaned upon	619
Par value of each share	$100 00
Number of borrowers	48
Rate per cent. premium charged	½
Plan of Association	Permanent

FIRST SAVINGS AND LOAN COMPANY

OF MASSILLON, STARK COUNTY.

Incorporated, March 26, 1888.

Authorized capital, $5,000,000.00.

President, J. C. Haring.
Address, Massillon.
Treasurer, Arthur N. Ellis.
Address, Massillon.

Secretary, Charles G. King.
Address, Massillon.
Attorney, James E. Willison.
Address, Massillon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 1, 1918.

ASSETS.

Cash on hand	$182,489 02
Loans on mortgage security	3,784,514 11
Loans on stock, certificates or pass-book security	123,321 10
Loans on all other security	15,500 00
Real estate	4,500 00
Real estate—office building	100,000 00
Due from borrowers for insurance and taxes	78 20
Bonds—Liberty	60,266 65
Total	$4,270,669 08
Interest due and uncollected	$5,346 14

LIABILITIES.

Running stock and dividends	$2,804,526 12
Paid-up stock and dividends	1,226,575 53
Reserve fund	128,542 34
Undivided profit fund	104,455 15
School savings and dividends	6,569 94
Total	$4,270,669 08
Interest due and uncollected	$5,346 14

RECEIPTS.

Dues on running stock	$1,092,110 48
Paid-up stock	384,700 00
Credits on mortgage loans	349,481 96
Loans on mortgage security repaid	498,621 04
Loans on stock, certificates or pass-book security	169,580 00
Loans on all other security repaid	520 00
Real estate sold	1,166 25
Interest	221,231 96
Rents from company's real estate	3,340 00
Sale of bonds	48,444 00
School Savings	5,545 25
Total	$2,738,740 94
Cash on hand at close of last fiscal year	195,948 68
Total	$2,934,689 62

DISBURSEMENTS.

Loans on mortgage security	$1,276,280 93
Loans on stock, certificates or pass-book security	218,581 54
Loans on all other security	7,720 00
Withdrawals of running stock and dividends	834,900 44
Withdrawals of paid-up stock	227,900 00
Withdrawals of school savings	2,306 06
Real estate (purchase price)	1,166 25
Dividends on paid-up stock	52,416 66
Repairs on company's real estate	476 97
Taxes	1,258 75
Salaries of officers and directors	14,188 00
All other expenses	6,294 35
Bonds purchased	108,710 65
Total	$2,752,200 60
Cash on hand	182,489 02
Total	$2,934,689 62

PROFIT AND LOSS—EARNINGS.

Interest	$221,231 96
Rents from company's real estate	3,340 00
Total	$224,571 96

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$120,663 68
Dividends on school savings	143 95
Dividends on paid-up stock	55,306 91
Reserve fund credit	10,700 00
Undivided profit credit	15,539 35
Salaries of officers and directors	14,188 00
All other expenses	8,030 07
Total	$224,571 96

Number of shares of stock in force	41,514
Capital subscribed and in force	$4,151,400 00
Number of stockholders	8,204
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	1,486
Par value of each share	$100 00
Number of borrowers	2,602
Plan of Association	Permanent

PEOPLES' BUILDING AND LOAN COMPANY
OF MASSILLON, STARK COUNTY.

Incorporated, June 2, 1892. Authorized capital, $5,000,000.00.

President, Frank H. Snyder.
Address, Massillon.
Treasurer, Esther J. Rhodes.
Address, Massillon.

Secretary, John E. Johns.
Address, Massillon.
Attorney, R. W. McCaughey.
Address, Massillon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 31, 1918.

ASSETS.

Cash on hand	$86,428 15
Loans on mortgage security	1,690,870 00
Loans on stock, certificates or pass-book security	109,001 38
Furniture and fixtures	1,600 00
Real estate	5,915 00
Real estate sold on contract	20,865 00
Real estate—office building	8,500 00
Due from borrowers for insurance and taxes	620 66
Liberty Bonds	37,212 50
War Savings Stamps	1,200 00
Total	$1,962,212 69
Interest due and uncollected	$922 51

LIABILITIES.

Running stock and dividends	$1,597,295 86
Paid-up stock and dividends	195,900 00
Reserve fund	78,826 83
Contingent profit on real estate sold on contract	2,190 00
Deposits from other building and loan associations	21,000 00
Deposits from other financial institutions	67,000 00
Total	$1,962,212 69
Interest due and uncollected	$922 51

RECEIPTS.

Dues on running stock	$486,987 27
Paid-up stock	100,620 00
Loans on mortgage security repaid	321,235 00
Loans on stock, certificates or pass-book security	294,097 51
Deposits from other building and loan associations	10,000 00
Deposits from other financial institutions	67,000 00
Real estate sold	500 00
Real estate sold on contract	2,105 00
Insurance and taxes refunded by borrowers	563 20
Interest	86,415 35
Rents from company's real estate	931 00
Sale of bonds—Liberty bonds	2,000 00
Total	$1,372,454 33
Cash on hand at close of last fiscal year	79,499 92
Total	$1,451,954 25

DISBURSEMENTS.

Loans on mortgage security	$257,425 00
Loans on stock, certificates or pass-book security	254,983 03
Withdrawals of running stock and dividends	531,598 17
Withdrawals of paid-up stock	235,040 00
Real estate—purchase price	5,200 00
Dividends on paid-up stock	15,621 39
Salaries of officers and directors and office help	7,578 50
Legal services	103 25
All other expenses	3,564 26
Deposits by other building and loan associations withdrawn	14,000 00
Bonds purchased—Liberty bonds	39,212 50
War Savings Stamps	1,200 00
Total	$1,365,526 10
Cash on hand	86,428 15
Total	$1,451,954 25

PROFIT AND LOSS—EARNINGS.

Interest	$86,415 35
Rent from company's real estate	931 00
Total	$87,346 35

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$53,985 53
Dividends on paid-up stock	15,621 39
Reserve fund credit	6,293 42
Salaries of officers and directors and office help	7,578 50
Legal services	103 25
All other expenses	3,564 26
Furniture and fixtures	200 00
Total	$87,346 35

Number of shares of stock in force	19,275
Capital subscribed and in force	$3,854,900 00
Number of stockholders	3,811
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	8,515
Par value of each share	$200 00
Number of borrowers	924
Plan of Association	Permanent

UNION BUILDING AND LOAN COMPANY

OF MASSILLON, STARK COUNTY.

Incorporated, January 7, 1899.

Authorized capital, $300,000.00.

President, George W. Henrich.
Address, Massillon.

Secretary, O. C. Volkmor.
Address, Massillon.
Attorney, O. C. Volkmor.
Address, Massillon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$258 78
Loans on mortgage security	9,196 25
Total	$9,455 03

RECEIPTS.

Dues on running stock	$523 86
Loans on mortgage security repaid	5,475 70
Interest	714 05
Total	$6,713 61
Cash on hand at close of last fiscal year	558 91
Total	$7,272 52

PROFIT AND LOSS—EARNINGS.

Interest	$714 05
Total	$714 05

Number of shares of stock in force	379
Capital subscribed and in force	$37,900 00
Number of stockholders	53
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$8,779 96
Reserve fund	675 07
Total	$9,455 03

DISBURSEMENTS.

Loans on mortgage security	$300 00
Withdrawals of running stock and dividends	6,492 52
Salaries of officers and directors	144 86
Office help, rent and legal services	60 00
All other expenses	16 36
Total	$7,013 74
Cash on hand	258 78
Total	$7,272 52

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$492 83
Salaries of officers and directors	144 86
Office help, rent and legal services	60 00
All other expenses	16 36
Total	$714 05

Number of shares loaned upon	123
Par value of each share	$100 00
Number of borrowers	18
Plan of Association	Permanent

AKRON INDUSTRIAL SAVINGS AND LOAN COMPANY

OF AKRON, SUMMIT COUNTY.

Incorporated, February 14, 1917. Authorized capital, $3,000,000.00.

President, E. H. Brooks.
Address, 45 Orchard Road.
Treasurer, Don R. Stevens.
Address, c/o Goodyear Tire & Rubber Co.

Secretary, H. D. Hoskin.
Address, 447 East Market St.
Attorney, E. W. Finkle.
Address, 548 Crosby St.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$8,187 26
Loans on mortgage security	123,321 07
Loans on all other security	540 00
Bonds—Liberty	95,850 00
Total	$227,898 33

LIABILITIES.

Running stock and dividends	$63,205 28
Paid-up stock and dividends	42,429 54
Deposits and accrued interest	1,060 27
Reserve fund	1,000 00
Undivided profit fund	730 40
Borrowed money and accrued interest	10,000 00
Due borrowers on unfinished buildings	8,935 74
Savings account	22,986 60
Liberty Bond—Savings account	77,550 50
Total	$227,898 33

RECEIPTS.

Dues on running stock	$97,000 09
Paid-up stock	42,702 91
Deposits	1,260 00
Credits on mortgage loans	10,463 93
Loans on all other security repaid	2,660 00
Unfinished building account	8,935 74
Borrowed money	45,000 00
U. S. Liberty Bond savings	182,466 94
Insurance and taxes refunded by borrowers	929 88
Interest	4,407 75
Interest from banks	2,747 57
Commission from insurance	237 57
Commission on bonds	2,060 74
Loan fees	1,539 35
Savings deposits	54,431 39
Sale of bonds	82,750 00
Interest on loans repaid	11 67
Total	$539,605 53

DISBURSEMENTS.

Loans on mortgage security	$133,785 00
Loans on all other security	3,200 00
Withdrawals of running stock and dividends	35,098 40
Withdrawals of paid-up stock	1,202 91
Withdrawals of deposits	210 00
Borrowed money	35,000 00
Withdrawals—Savings and interest	31,692 09
Insurance and taxes paid for borrowers	929 88
Interest on savings	33 84
Dividends on paid-up stock	252 05
Interest on borrowed money	2,011 75
Liberty Bond savings	104,916 44
Salaries of officers and directors	1,233 75
Office help, rent and legal services	2,150 90
All other expenses	1,101 26
Bonds purchased	178,600 00
Total	$531,418 27
Cash on hand	8,187 26
Total	$539,605 53

PROFIT AND LOSS—EARNINGS.

Interest	$4,407 75
Interest from banks	2,747 57
Interest on loans repaid	11 67
Loan fees	1,539 35
Commission from insurance	237 57
Commission on bonds	2,060 74
Total	$11,004 65

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,303 59
Dividends on paid-up stock	1,181 59
Reserve fund credit	1,000 00
Undivided profit credit	730 40
Interest on deposits	10 27
Interest on borrowed money	2,011 75
Salaries of officers and directors	1,233 75
Office help, rent and legal services	2,150 90
All other expenses	1,101 26
Interest on savings	281 14
Total	$11,004 65

Number of shares of stock in force	5,682
Capital subscribed and in force	$568,200 00
Number of stockholders	888
Number of depositors	5
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	77
Plan of Association	Permanent

AKRON SAVINGS AND LOAN COMPANY
OF AKRON, SUMMIT COUNTY.

Incorporated. October 1, 1888.

President, C. I. Bruner.
Address, Akron.
Treasurer, L. D. Brown.
Address, Akron.

Authorized capital, $5,000,000.00.

Secretary, F. M. Cooke.
Address, Akron.
Attorney, Harvey Musser.
Address, Akron.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 29, 1917.

ASSETS.

Cash on hand	$40,341 58
Loans on mortgage security	1,618,819 50
Loans on stock, certificates or passbook security	40,650 00
Loans on all other security	8,500 00
Furniture and fixtures	3,000 00
Real estate—office building	100,000 00
Bonds	6,000 00
Insurance account—Office building	750 00
Total	$1,818,061 08
Interest due and uncollected	$785 04

RECEIPTS.

Dues on running stock	$52,342 75
Paid-up stock	38,750 00
Deposits	1,229,181 62
Credits on mortgage loans	49,649 64
Loans on mortgage security repaid	306,003 97
Loans on stock, certificates or passbook security	3,700 00
Deposits from other building and loan associations	25,000 00
Real estate sold on contract	1,280 07
Insurance and taxes refunded by borrowers	52 99
Interest	94,030 15
Rents from company's real estate (office building)	20,292 37
Deposits in other financial institutions withdrawn	70,000 00
Insurance—Office bui ding	250 00
Furniture and fixtures	1,000 00
Miscellaneous profits	898 79
Total	$1,892,432 35
Cash on hand at close of last fiscal year	24,932 58
Total	$1,917,364 93

PROFIT AND LOSS—EARNINGS.

Interest	$94,030 15
Rents from company's real estate—office building	6,185 33
Miscellaneous profits	898 79
Profits on contract sales	100 00
Total	$101,214 27

Number of shares of stock in force	4,756
Capital subscribed and in force	$475,650 00
Number of stockholders	1,107
Number of depositors	3,448
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 to 5

LIABILITIES.

Running stock and dividends	$205,863 14
Credits on mortgage loans	238,830 58
Credits on other loans	1,606 95
Paid-up stock and dividends	209,662 92
Deposits and accrued interest	1,002,980 64
Reserve fund	75,000 00
Undivided profit fund	44,116 85
Deposits from other building and loan associations	30,000 00
Deposits from other financial institutions	10,000 00
Total	$1,818,061 08
Interest due and uncollected	$785 04

DISBURSEMENTS.

Loans on mortgage security	$449 963 33
Loans on stock, certificates or passbook security	5,000 00
Withdrawals of running stock and dividends	181,291 00
Withdrawals of paid-up stock	51,325 00
Withdrawals of deposits	1,055,367 61
Deposits in other financial institutions	30,000 00
Insurance and taxes paid for borrowers	40 95
Real estate (purchase price), office building disbursements	14,107 04
Dividends on paid-up stock	10,843 30
Interest on deposits	41,449 11
Taxes on real estate sold on contract	40 91
Salaries of officers and directors	6,690 00
Office help, rent and legal services	2,604 50
All other expenses	6,300 60
Deposits by other building and loan associations withdrawn	15,000 00
Bonds purchased	6,000 00
Insurance on office building	1,000 00
Total	$1,877,023 35
Cash on hand	40,341 58
Total	$1,917,364 93

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$10,640 79
Dividends on paid-up stock	10,531 22
Reserve fund credit	5,000 00
Undivided profit credit	11,720 77
Interest on deposits	47,726 39
Salaries of officers and directors	6,690 00
Office help, rent and legal services	2,604 50
All other expenses	5,300 60
Furniture and fixtures	1,000 00
Total	$101,214 27

Number of shares loaned upon	357
Par value of each share	$100 00
Number of borrowers	884
Plan of Association	Permanent

CITIZENS' SAVINGS AND LOAN COMPANY
OF AKRON, SUMMIT COUNTY.

Incorporated, April 6, 1909. Authorized capital, $200,000.00.

President, R. M. Pillmore.
Address, Akron.
Treasurer, I. S. Myers.
Address, Akron.

Secretary, A. L. Albright.
Address, Akron.
Attorney, J. A. H. Myers.
Address, Akron.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1917.

ASSETS.

Cash on hand	$5,821 69
Loans on mortgage security	506,579 58
Loans on stock, certificates or pass-book security	8,705 23
Furniture and fixtures	6,500 00
Total	$527,606 50
Interest due and uncollected	$202 92

LIABILITIES.

Running stock and dividends	$35,259 73
Paid-up stock and dividends	87,650 00
Deposits and accrued interest	305,333 13
Reserve fund	6,000 00
Undivided profit fund	3,308 74
Borrowed money and accrued interest	25,000 00
Due borrowers on unfinished buildings	15,054 90
Deposits from other building and loan associations	50,000 00
Total	$527,606 50
Interest due and uncollected	$202 92

RECEIPTS.

Dues on running stock	$17,967 13
Paid-up stock	29,350 00
Deposits	793,157 42
Loans on mortgage security repaid	112,749 61
Loans on stock, certificates or pass-book security	2,165 73
Unfinished building account	113,577 65
Borrowed money	60,000 00
Deposits from other building and loan associations	50,000 00
Interest	28,524 78
Premium	3,473 97
Furniture and fixtures	27 00
Total	$1,210,993 29
Cash on hand at close of last fiscal year	41,087 53
Total	$1,252,080 82

DISBURSEMENTS.

Loans on mortgage security	$305,345 00
Loans on stock, certificates or pass-book security	1,400 00
Unfinished building account	114,616 91
Withdrawals of running stock and dividends	13,999 18
Withdrawals of paid-up stock	13,600 00
Withdrawals of deposits	718,965 39
Borrowed money	35,000 00
Dividends on paid-up stock	4,827 53
Interest on deposits	11,825 44
Interest on borrowed money	364 33
Salaries of officers and directors	3,086 00
Office help, rent and legal services	2,627 05
All other expenses	2,553 03
Deposits by other building and loan associations withdrawn	10,000 00
Dividend on running stock	1,684 08
Furniture and fixtures	6,365 19
Total	$1,246,259 13
Cash on hand	5,821 69
Total	$1,252,080 82

PROFIT AND LOSS—EARNINGS.

Interest	$28,524 78
Premium	3,473 97
Total	$31,998 75

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,684 08
Dividends on paid-up stock	4,827 53
Reserve fund credit	3,000 00
Undivided profit credit	1,443 10
Interest on deposits	11,825 44
Interest on borrowed money	364 33
Salaries of officers and directors	3,086 00
Office help, rent and legal services	2,627 05
All other expenses	2,553 03
Furniture and fixtures	588 19
Total	$31,998 75

Number of shares of stock in force	1,329
Capital subscribed and in force	$132,850 00
Number of stockholders	235
Number of depositors	1,350
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	412
Rate per cent. premium charged	2
Plan of Association	Permanent

HOME SAVINGS COMPANY

OF AKRON, SUMMIT COUNTY.

Incorporated, July 1, 1891.

Authorized capital, $1,000,000.00.

President, W. C. Hall.
Address, Akron.

Secretary, James McCausland.
Address, Akron.
Attorney, H. E. Andress.
Address, Akron.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$24,476 29
Loans on mortgage security	452,133 87
Loans on stock, certificates or pass-book security	1,660 00
Furniture and fixtures	1,500 00
Bonds—Liberty	600 00
Total	$480,370 16

LIABILITIES.

Paid-up stock and dividends	$126,376 33
Deposits and accrued interest	273,477 10
Reserve fund	32,000 00
Undivided profit fund	16,516 73
Borrowed money and accrued interest	10,000 00
Deposits from other building and loan associations	22,000 00
Total	$480,370 16

RECEIPTS.

Paid-up stock	$32,600 00
Deposits	308,271 77
Loans on mortgage security repaid	134,641 41
Loans on stock, certificates or pass-book security	1,829 00
Borrowed money	10,000 00
Interest	29,414 70
Sale of bonds	1,000 00
Other receipts	703 18
Total	$518,460 06
Cash on hand at close of last fiscal year	36,041 50
Total	$554,501 56

DISBURSEMENTS.

Loans on mortgage security	$155,307 87
Loans on stock, certificates or pass-book security	1,260 00
Withdrawals of paid-up stock	18,000 00
Withdrawals of deposits	325,136 79
Dividends on paid-up stock	6,445 63
Interest on deposits	13,230 92
Salaries of officers and directors	2,895 00
Office help, rent and legal services	1,770 00
All other expenses	1,379 06
Deposits by other building and loan associations withdrawn	3,000 00
Bonds purchased	1,600 00
Total	$530,025 27
Cash on hand	24,476 29
Total	$554,501 56

PROFIT AND LOSS—EARNINGS.

Interest	$29,414 70
Miscellaneous	703 18
Total	$30,117 88

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$6,794 46
Undivided profit credit	3,137 31
Interest on deposits	13,842 05
Salaries of officers and directors	2,895 00
Office help, rent and legal services	1,770 00
All other expenses	1,379 06
Furniture and fixtures	300 00
Total	$30,117 88

Number of shares of stock in force	1,228
Capital subscribed and in force	$122,800 00
Number of stockholders	145
Number of depositors	1,066
Rate per cent. interest charged	6 to 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

Par value of each share	$100 00
Number of borrowers	262
Plan of Association	Permanent

PERMANENT SAVINGS AND LOAN COMPANY

OF AKRON, SUMMIT COUNTY.

Incorporated, December 17, 1894. Authorized capital, $300,000.00.

President, E. W. Stuart.
Address, Akron.
Treasurer, C. A. Brause.
Address, Akron.

Secretary, John C. Moore.
Address, Akron.
Attorney, E. W. Stuart.
Address, Akron.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$27,541 21
Loans on mortgage security	584,316 57
Loans on stock, certificates or pass-book security	6,283 10
Real estate sold on contract	1,070 00
Real estate—office building	54,837 46
Bonds	1,400 00
Total	$675,448 34
Interest due and uncollected	$2,129 77

RECEIPTS.

Dues on running stock	$224 10
Deposits	736,913 32
Loans on mortgage security repaid	142,171 47
Loans on stock, certificates or pass-book security	3,426 21
Unfinished building account	228,501 31
Borrowed money	5,000 00
Deposits from other building and loan associations	35,000 00
Real estate sold on contract	1,595 00
Insurance and taxes refunded by borrowers	502 83
Interest	41,199 37
Rents from company's real estate	5,222 03
Expense	124 37
Total	$1,199,880 01
Cash on hand at close of last fiscal year	61,175 59
Total	$1,261,055 60

PROFIT AND LOSS—EARNINGS.

Interest	$41,199 37
Rent from company's real estate	5,222 03
Expense	124 37
Total	$46,545 77

Number of shares of stock in force	404
Capital subscribed and in force	$202,000 00
Number of stockholders	171
Number of depositors	1,423
Rate per cent. interest charged	5 to 7
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Running stock and dividends	$494 92
Paid-up stock and dividends	7,010 79
Permanent (non-withdrawable) stock	200,500 00
Deposits and accrued interest	332,873 39
Reserve fund	42,500 00
Undivided profit fund	18,220 08
Borrowed money and accrued interest	30,343 75
Contingent profit on real estate sold on contract	125 00
Due borrowers on unfinished buildings	13,380 41
Deposits from other building and loan associations	30,000 00
Total	$675,448 34
Interest due and uncollected	$2,129 77

DISBURSEMENTS.

Loans on mortgage security	$209,181 01
Loans on stock, certificates or pass-book security	4,865 00
Unfinished building account	243,069 51
Withdrawals of running stock and dividends	623 17
Withdrawals of deposits	716,945 23
Insurance and taxes paid for borrowers	196 17
Real estate—office building	612 70
Dividends on paid-up stock	14,056 14
Interest on deposits	5,315 51
Interest on borrowed money	1,375 00
Repairs on company's real estate	432 45
Taxes	849 72
Salaries of officers and directors	3,463 00
Office help, rent and legal services	1,682 20
All other expenses	4,447 58
Deposits by other building and loan associations withdrawn	25,000 00
Bonds purchased	1,400 00
Total	$1,233,514 39
Cash on hand	27,541 21
Total	$1,261,055 60

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$32 90
Dividends on paid-up stock	14,049 43
Undivided profit credit	3,298 70
Interest on deposits	16,914 79
Interest on borrowed money	1,375 00
Salaries of officers and directors	3,463 00
Office help, rent and legal services	1,682 20
All other expenses	4,447 58
Taxes	849 72
Repairs on company's real estate	432 45
Total	$46,545 77

Par value of each share	$500 00
Number of borrowers	520
Plan of Association	Permanent

PORTAGE SAVINGS AND LOAN COMPANY

OF AKRON, SUMMIT COUNTY.

Incorporated, December 26, 1916.

Authorized capital, $1,000,000.00.

President, David M. Kaufman.
Address, Akron.
Treasurer, Jesse B. Merriman.
Address, Akron.

Secretary, A. Earl Jamison.
Address, Akron.
Attorneys, Frank E. Whittemore, Ralph L. Kryder.
Address, Akron.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$3,605 66
Loans on mortgage security	33,250 00
Total	$36,855 66

LIABILITIES.

Running stock and dividends	$25,833 52
Credits on mortgage loans	2,170 83
Paid-up stock and dividends	5,804 79
Deposits and accrued interest	1,297 19
Reserve fund	200 00
Undivided profit fund	117 42
Due borrowers on unfinished buildings	1,431 91
Total	$36,855 66

RECEIPTS.

Dues on running stock	$28,466 96
Paid-up stock	5,900 00
Deposits	2,066 45
Credits on mortgage loans	2,170 83
Loans on mortgage security repaid	7,115 05
Interest	637 16
Premium	3,986 88
Pass-books and initiation fees	197 15
Other receipts	96 51
Total	$50,636 99

DISBURSEMENTS.

Loans on mortgage security	$38,933 14
Withdrawals of running stock and dividends	3,066 76
Withdrawals of paid-up stock	200 00
Withdrawals of deposits	781 60
Salaries of officers and directors	763 00
Office help, rent and legal services	992 41
All other expenses	1,044 73
Furniture and fixtures	1,249 69
Total	$47,031 33
Cash on hand	3,605 66
Total	$50,636 99

PROFIT AND LOSS—EARNINGS.

Interest	$637 16
Premium	3,986 88
Pass-books and initiation fees	197 15
Miscellaneous	96 51
Total	$4,917 70

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$433 32
Dividends on paid-up stock	104 79
Reserve fund credit	200 00
Undivided profit credit	117 42
Interest on deposits	12 34
Salaries of officers and directors	763 00
Office help, rent and legal services	992 41
All other expenses	1,044 73
Furniture and fixtures	1,249 69
Total	$4,917 70

Number of shares of stock in force	7,185
Capital subscribed and in force	$718,500 00
Number of stockholders	805
Number of depositors	21
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	17
Plan of Association	Permanent

WM. H. EVANS BUILDING AND LOAN ASSOCIATION

OF AKRON, SUMMIT COUNTY.

Incorporated, July 28, 1891.
President, Henry Feuchter.
Address, Akron.
Treasurer, Wm. H. Evans, Jr.
Address, Akron.

Authorized capital, $1,000,000.00.
Secretary, Wm. H. Evans.
Address, Akron.
Attorney, Frank J. Rockwell.
Address, Akron.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 29, 1918.

ASSETS.

Cash on hand	$31,314 67
Loans on mortgage security	663,637 72
Real estate	11,087 17
Due from borrowers for insurance and taxes	74 39
Bonds	1,000 00
Total	$707,113 95
Interest due and uncollected	$953 66

LIABILITIES.

Running stock and dividends	$14,166 50
Credits on mortgage loans	45,628 16
Paid-up stock and dividends	69,280 45
Permanent non-withdrawable stock	1,600 00
Deposits and accrued interest	445,378 87
Reserve fund	25,000 00
Undivided profit fund	9,559 97
Deposits from other building and loan associations	74,000 00
Deposits from other financial institutions	22,500 00
Total	$707,113 95
Interest due and uncollected	$953 66

RECEIPTS.

Dues on running stock	$1,935 33
Paid-up stock	14,300 00
Deposits	251,727 34
Credits on mortgage loans	5,976 66
Loans on mortgage security repaid	132,420 89
Deposits from other building and loan associations	50,000 00
Deposits from other financial institutions	37,500 00
Real esta te sold, charged off	262 70
Insurance and taxes refunded by borrowers	687 46
Interest	45,332 38
Rents from company's real estate	100 00
Total	$540,242 76
Cash on hand at close of last fiscal year	20,165 74
Total	$560,408 50

DISBURSEMENTS.

Loans on mortgage security	$55,150 00
Withdrawals of running stock and dividends	6,941 51
Withdrawals of paid-up stock	10,200 00
Withdrawals of deposits	295,123 29
Insurance and taxes paid for borrowers	570 76
Real estate (purchase price)	11,349 87
Dividends on paid-up stock	2,936 88
Interest on deposits	28,613 78
Taxes	59 64
Salaries of officers and directors	2,355 00
Office help, rent and legal services	2,457 50
All other expenses	2,335 60
Deposits by other building and loan associations withdrawn	95,000 00
Deposits by other financial institutions withdrawn	15,000 00
Bonds purchased	1,000 00
Total	$529,093 83
Cash on hand	31,314 67
Total	$560,408 50

PROFIT AND LOSS—EARNINGS.

Interest	$45,332 38
Rents from company's real estate	100 00
Total	$45,432 38

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$780 15
Dividends on paid-up stock	3,151 92
Reserve fund credit	3,000 00
Undivided profit credit	2,316 42
Interest on deposits	28,976 15
Salaries of officers and directors	2,355 00
Office help, rent and legal services	2,457 50
All other expenses	1,658 90
Taxes	59 64
Furniture and fixtures	676 70
Total	$45,432 38

Number of shares of stock in force	7,468¼
Capital subscribed and in force	$746,825 00
Number of stockholders	464
Number of depositors	511
Rate per cent. interest charged	6, 6½ and 7
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4, 5, 5½ and 3

Number of shares loaned upon	6,636
Par value of each share	$100 00
Number of borrowers	392
Plan of Association	Permanent

GREAT NORTHERN BUILDING AND LOAN COMPANY

OF BARBERTON, SUMMIT COUNTY.

Incorporated, October 24, 1916.

Authorized capital, $1,000,000.00.

President, B. O. Etling.
Address, Barberton.
Treasurer, J. M. South.
Address, Barberton.

Secretary, Charles A. Bitzer.
Address, Barberton.
Attorney, Ray E. Morton.
Address, Barberton.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$10,945 87
Loans on mortgage security	81,512 74
Furniture and fixtures	24 80
Total	$92,483 41

LIABILITIES.

Running stock and dividends	$21,013 83
Paid-up stock and dividends	49,600 00
Deposits and accrued interest	13,740 03
Reserve fund	147 95
Undivided profit fund	674 51
Due borrowers on unfinished buildings	7,307 09
Total	$92,483 41

RECEIPTS.

Dues on running stock	$21,966 52
Paid-up stock	49,600 00
Deposits	18,473 02
Loans on mortgage security repaid	9,454 58
Borrowed money	4,900 00
Interest	2,807 93
Premium	1,771 00
Interest daily balances	130 52
Borrower's expense deposit	1 50
Other receipts	30 61
Total	$109,135 68

DISBURSEMENTS.

Loans on mortgage security	$83,660 23
Withdrawals of running stock and dividends	952 69
Withdrawals of running stock and dividends	804 27
Withdrawals of deposits	4,732 99
Borrowed money	4,900 00
Borrower's expense deposit	1 50
Dividends on paid-up stock	1,332 40
Interest on deposits	72 78
Interest on borrowed money	53 22
Salaries of officers and directors	300 00
Office help, rent and legal services	670 20
All other expenses	684 73
Furniture and fixtures	24 80
Total	$98,189 81
Cash on hand	10,945 87
Total	$109,135 68

PROFIT AND LOSS—EARNINGS.

Interest	$2,807 93
Premium	1,771 00
Interest daily balances	130 52
Miscellaneous	30 61
Total	$4,740 06

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$804 27
Dividends on paid-up stock	1,332 40
Reserve fund credit	147 95
Undivided profit credit	674 51
Interest on deposits	72 78
Interest on borrowed money	53 22
Salaries of officers and directors	300 00
Office help, rent and legal services	670 20
All other expenses	684 73
Total	$4,740 06

Number of shares of stock in force	1,786
Capital subscribed and in force	$178,600 00
Number of stockholders	224
Number of depositors	71
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6½
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	49
Rate per cent. premium charged	2
Plan of Association	Permanent

FALLS SAVINGS AND LOAN ASSOCIATION

OF CUYAHOGA FALLS, SUMMIT COUNTY.

Incorporated, September 1, 1888. Authorized capital, $1,000,000.00.

President, R. L. Hoiles.
Address, Cuyahoga Falls.

Secretary, Emory A. Prior.
Address, Cuyahoga Falls.
Attorney, C. T. Grant.
Address, Second National Bank Bldg., Akron.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$16,036 12
Loans on mortgage security	531,864 37
Furniture and fixtures	425 00
Real estate—office building	3,750 00
Due from borrowers for insurance and taxes	10 80
Bonds	3,000 00
Total	$555,086 29
Interest due and uncollected	$1,026 77

RECEIPTS.

Dues on running stock	$28,019 03
Paid-up stock	66,400 00
Deposits	51,508 76
Loans on mortgage security repaid	150,463 82
Loans on stock, certificates or pass-book security	4,490 00
Borrowed money	15,000 00
Deposits from other building and loan associations	30,000 00
Real estate sold	875 00
Insurance and taxes refunded by borrowers	40 80
Interest	36,224 06
Sale of bonds	2,000 00
Other receipts—dividends repaid	10 75
Total	$385,032 22
Cash on hand at close of last fiscal year	19,824 04
Total	$404,856 26

PROFIT AND LOSS—EARNINGS.

Interest	$35,403 70
Interest bank balances	573 57
Interest temporary loans	234 36
Interest refunded	23 18
Profit on real estate sold	775 00
Total	$37,009 81

Number of shares of stock in force	9,766
Capital subscribed and in force	$976,582 18
Number of stockholders	993
Number of depositors	263
Rate per cent. interest charged	7 and 7½
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Running stock and dividends	$204,717 81
Paid-up stock and dividends	247,325 65
Deposits and accrued interest	33,958 86
Reserve fund	18,450 00
Undivided profit fund	10,633 97
Borrowed money and accrued interest	15,000 00
Deposits from other building and loan association	25,000 00
Total	$555,086 29
Interest due and uncollected	$1,026 77

DISBURSEMENTS.

Loans on mortgage security	$205,875 05
Loans on stock, certificates or pass-book security	3,750 00
Withdrawals of running stock and dividends	58,072 55
Withdrawals of paid-up stock	20,900 00
Withdrawals of deposits	36,388 57
Borrowed money	15,000 00
Insurance and taxes paid for borrowers	51 60
Dividends on paid-up stock	12,110 46
Interest on deposits	3,141 93
Interest on borrowed money	325 00
Taxes	9 47
Salaries of officers and directors	2,656 00
Office help, rent and legal services	1,123 00
All other expenses	416 51
Deposits by other building and loan associations withdrawn	24,000 00
Bonds purchased	5,000 00
Total	$388,820 14
Cash on hand	16,036 12
Total	$404,856 26

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$11,867 68
Dividends on paid-up stock	13,418 15
Reserve fund credit	1,485 00
Undivided profit credit	2,516 62
Interest on deposits	3,141 93
Interest on borrowed money	325 00
Salaries of officers and directors	2,656 00
Office help, rent and legal services	1,123 00
All other expenses	416 51
Taxes	9 47
Furniture and fixtures	50 45
Total	$37,009 81

Number of shares loaned upon	5,319
Par value of each share	$100 00
Number of borrowers	395
Plan of Association	Terminating

PEOPLE'S BUILDING AND LOAN ASSOCIATION

OF CUYAHOGA FALLS, SUMMIT COUNTY.

Incorporated, January 22, 1913. Authorized capital, $50,000.00.

President, Fred. R. Post.
Address, Cuyahoga Falls.

Secretary, P. C. Albertson.
Address, Cuyahoga Falls.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$3,857 59
Loans on mortgage security	32,347 46
Loans on stock, certificates or pass-book security	100 00
Furniture and fixtures	104 40
Total	$36,409 45
Interest due and uncollected	$100 49

LIABILITIES.

Running stock and dividends	$1,751 09
Deposits and accrued interest	34,291 93
Reserve fund	72 99
Undivided profit fund	281 63
Cash over	11 81
Total	$36,409 45
Interest due and uncollected	$100 49

RECEIPTS.

Dues on running stock	$265 71
Deposits	6,712 56
Loans on mortgage security repaid	9,544 91
Loans on all other security repaid	387 07
Interest	2,409 31
Loan fees	109 05
Cash over	11 81
Total	$19,440 42
Cash on hand at close of last fiscal year	1,523 47
Total	$20,963 89

DISBURSEMENTS.

Loans on mortgage security	$9,728 60
Withdrawals of running stock and dividends	1,576 29
Withdrawals of deposits	3,571 45
Interest on deposits	1,839 18
Salaries of officers and directors	330 00
All other expenses	60 78
Total	$17,106 30
Cash on hand	3,857 59
Total	$20,963 89

PROFIT AND LOSS—EARNINGS.

Interest	$2,409 31
Loan fees	109 05
Total	$2,518 36

PROFIT AND LOSS—DISTRIBUTION.

Reserve fund credit	$14 42
Undivided profit credit	273 98
Interest on deposits	1,839 18
Salaries of officers and directors	330 00
All other expenses	60 78
Total	$2,518 36

Number of shares of stock in force	75
Capital subscribed and in force	$7,500 00
Number of stockholders	19
Number of depositors	22
Rate per cent. interest charged	7
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	7
Par value of each share	$100 00
Number of borrowers	42
Plan of Association	Permanent

HOME SAVINGS AND LOAN COMPANY

OF NILES, TRUMBULL COUNTY.

Incorporated, November 20, 1897. Authorized capital, $300,000.00

President, D. A. Strickland.
Address, Niles.
Treasurer, W. H. Stevens.
Address, Niles.

Secretary, Geo. J. Taylor.
Address, Niles.
Attorney, W. G. Baldwin.
Address, Warren.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,110 03
Loans on mortgage security	167,301 82
Loans on stock, certificates or passbook security	390 00
Due from borrowers for insurance and taxes	576 34
Total	$169,378 19
Interest due and uncollected	$27 05

LIABILITIES.

Running stock and dividends	$33,820 37
Paid-up stock and dividends	41,900 00
Deposits and accrued interest	77,350 17
Reserve fund	4,944 93
Undivided profit fund	862 72
Borrowed money and accrued interest	8,000 00
Deposits from other financial institutions	2,500 00
Total	$169,378 19
Interest due and uncollected	$27 05

RECEIPTS.

Dues on running stock	$4,272 16
Paid-up stock	4,000 00
Deposits	78,933 15
Loans on mortgage security repaid	52,215 74
Loans on stock, certificates or passbook security	20 00
Borrowed money	15,500 00
Insurance and taxes refunded by borrowers	142 74
Interest	11,036 63
Pass-books and initiation fees	10 00
Total	$166,130 42
Cash on hand at close of last fiscal year	545 59
Total	$166,676 01

DISBURSEMENTS.

Loans on mortgage security	$66,390 00
Loans on stock, certificates or passbook security	410 00
Withdrawals of running stock and dividends	5,250 04
Withdrawals of paid-up stock	700 00
Withdrawals of deposits	76,161 25
Borrowed money	7,500 00
Insurance and taxes paid for borrowers	217 39
Dividends on paid-up stock	2,817 50
Interest on deposits	1,551 25
Interest on borrowed money	148 23
Salaries of officers and directors	1,412 00
Office help, rent and legal services	300 00
All other expenses	208 32
Deposits by other financial institutions withdrawn	2,500 00
Total	$165,565 98
Cash on hand	1,110 03
Total	$166,676 01

PROFIT AND LOSS—EARNINGS.

Interest	$11,036 63
Pass-books and initiation fees	10 00
Transferred from undivided profit fund	108 33
Total	$11,154 96

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,294 28
Dividends on paid-up stock	2,817 50
Reserve fund credit	271 00
Undivided profit credit	125 90
Interest on deposits	3,577 73
Interest on borrowed money	148 23
Salaries of officers and directors	1,412 00
Office help, rent and legal services	300 00
All other expenses	208 32
Total	$11,154 96

Number of shares of stock in force	3,071
Capital subscribed and in force	$307,100 00
Number of stockholders	309
Number of depositors	231
Rate per cent. interest charged	7 and 8
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	5½

Number of shares loaned upon	2,184
Par value of each share	$100 00
Number of borrowers	196
Plan of Association	Permanent

PEOPLES SAVINGS COMPANY

OF WARREN, TRUMBULL COUNTY.

Incorporated, September 15, 1915.

Authorized capital, $1,000,000.00.

President, Wm. L. Coale.
Address, Warren.

Secretary, L. B. Kennedy.
Address, Warren.
Attorney, A. L. Phelps.
Address, Warren.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$11,448 50
Loans on mortgage security	220,599 01
Loans on stock, certificates or pass-book security	23,417 10
Loans on all other security	1,600 00
Furniture and fixtures	2,186 00
Bonds—Liberty	9,640 70
Total	$268,891 31
Interest due and uncollected	$1,779 43

LIABILITIES.

Running stock and dividends	$60,421 03
Paid-up stock and dividends	51,800 00
Deposits and accrued interest	138,596 09
Reserve fund	470 00
Undivided profit fund	2,325 08
Borrowed money and accrued interest	10,000 00
Due borrowers on unfinished buildings	5,279 11
Total	$268,891 31
Interest due and uncollected	$1,779 43

RECEIPTS.

Dues on running stock	$37,140 56
Paid-up stock	10,500 00
Deposits	264,111 57
Loans on mortgage security repaid	58,816 50
Loans on stock, certificates or pass-book security	33,722 90
Loans on all other security repaid	12,475 00
Unfinished building account	33,913 26
Borrowed money	31,000 00
Interest	12,643 59
Transfer fees	7 50
Total	$494,330 88
Cash on hand at close of last fiscal year	$12,167 46
Total	$506,498 34

DISBURSEMENTS.

Loans on mortgage security	$154,133 13
Loans on stock, certificates or pass-book security	43,611 90
Loans on all other security	14,075 00
Unfinished building account	33,257 29
Withdrawals of running stock and dividends	9,285 47
Withdrawals of paid-up stock	1,800 00
Withdrawals of deposits	195,253 31
Borrowed money	21,000 00
Dividends on paid-up stock	1,920 67
Interest on deposits	4,415 83
Interest on borrowed money	316 04
Dividends on running stock	2,779 49
Office help, rent and legal services	1,597 29
All other expenses	1,375 02
Bonds purchased	9,640 70
Furniture and fixtures	588 40
Total	$495,049 84
Cash on hand	11,448 50
Total	$506,498 34

PROFIT AND LOSS—EARNINGS.

Interest	$12,643 59
Pass-books and initiation fees	7 50
Transferred from undivided profit fund	73 55
Total	$12,724 64

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,779 49
Dividends on paid-up stock	1,920 97
Reserve fund credit	320 00
Interest on deposits	4,415 83
Interest on borrowed money	316 04
Office help, rent and legal services	1,597 29
All other expenses	1,375 02
Total	$12,724 64

Number of shares of stock in force	5,269
Capital subscribed and in force	$526,900 00
Number of stockholders	350
Number of depositors	939
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	360
Par value of each share	$100 00
Number of borrowers	179
Plan of Association	Permanent

TRUMBULL SAVINGS AND LOAN COMPANY
OF WARREN, TRUMBULL COUNTY.

Incorporated, March 16, 1889. Authorized capital, $500,000.00.

President, John W. Masters.
Address, Warren.

Secretary, Robert T. Izant.
Address, Warren.
Attorney, Robert T. Izant.
Address, Warren.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$95,675 00
Loans on mortgage security	2,579,080 63
Loans on stock, certificates or pass-book security	117,682 33
Loans on all other security	58,475 10
Furniture and fixtures	7,000 00
Real estate	6,800 00
Real estate sold on contract	13,352 33
Real estate—office building	52,266 52
Due from borrowers for insurance and taxes	117 25
Bonds	144,027 63
Deposits in other building and loan associations	10,300 00
Revenue stamps	149 00
Girard Savings & Banking Co.	12,184 81
Total	$3,097,110 71
Interest due and uncollected	$6,000 45

LIABILITIES.

Credit on mortgage loans	$9,842 84
Paid-up stock and dividends	259,936 00
Deposits and accrued interest	2,630,607 08
Reserve fund	110,000 00
Undivided profit fund	44,093 60
Due borrowers on unfinished buildings	42,631 19
Total	$3,097,110 71
Interest due and uncollected	$6,000 45

RECEIPTS.

Deposits	$2,783,858 30
Credits on mortgage loans (quarterly settlement account)	2,944 62
Loans on mortgage security repaid	1,144,441 22
Loans on stock, certificates or pass-book security	167,894 11
Loans on all other security repaid	99,151 82
Real estate sold on contract	1,176 23
Insurance and taxes refunded by borrowers	3,127 88
Interest	170,871 83
Deposit box rent	54 75
Rents from company's real estate	3,343 46
Deposits in other building and loan associations withdrawn	5,000 00
Sale of bonds	29,942 18
Girard Savings & Banking Co.	65,215 19
Total	$4,477,021 59
Cash on hand at close of last fiscal year	126,694 31
Total	$4,603,715 90

DISBURSEMENTS.

Loans on mortgage security	$1,793,567
Loans on stock, certificates or pass-book security	220,438 56
Loans on all other security	116,967 00
Office building purchased	33,840 55
Withdrawals of deposits	1,979,406 24
Furniture and fixtures	3,000 00
Deposits in other building and loan associations	300 00
Insurance and taxes paid for borrowers	2,511 80
Real estate (purchase price)	6,800 00
Real estate on contract	2,700 00
Dividends on paid-up stock	18,133 89
Interest on deposits	106,328 98
Revenue stamps	149 00
Repairs on company's real estate	662 12
Taxes	694 71
Salaries of officers and directors	7,400 00
Office help, rent and legal services	7,339 10
All other expenses	9,431 29
Deposits by other building and loan associations withdrawn	15,000 00
Bonds purchased	105,969 81
Girard Savings & Banking Co. (in liquidation)	77,400 00
Total	$4,508,040 79
Cash on hand	95,675 11
Total	$4,603,715 90

PROFIT AND LOSS—EARNINGS.

Interest	$170,871 83
Rent from company's real estate	3,343 46
Deposit box rent	54 75
Total	$174,270 04

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$19,830 67
Reserve fund credit	10,000 00
Undivided profit credit	9,083 17
Interest on deposits	106,328 98
Salaries of officers and directors	7,400 00
Office help, rent and legal services	7,339 10
All other expenses	9,431 29
Taxes	694 71
Repairs on company's real estate	662 12
Furniture and fixtures	3,500 00
Total	$174,270 04

Number of shares of stock in force	2,500
Capital subscribed and in force	$250,000 00
Number of stockholders	375
Number of depositors	6,718
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	1,693
Plan of Association	Permanent

CITIZENS' SAVINGS AND LOAN COMPANY

OF DENNISON, TUSCARAWAS COUNTY.

Incorporated, August 8, 1899.

Authorized capital, $1,000,000.00.

President, Theodore Lanning.
Address, Dennison.

Secretary, E. D. Moody.
Address, Dennison.
Attorney, A. W. Elson.
Address, Dennison.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 30, 1918.

ASSETS.

Cash on hand	$1,503 57
Loans on mortgage security	307,150 00
Furniture and fixtures	150 00
Real estate sold on contract	299 33
Bonds	7,500 00
Accrued interest—Liberty bonds	37 50
Total	$316,640 40
Interest due and uncollected	$479 35

LIABILITIES.

Running stock and dividends	$134,687 59
Credits on mortgage loans	63,041 41
Paid-up stock and dividends	94,160 00
Deposits and accrued interest	15,506 94
Reserve fund	9,050 00
Undivided profit fund	194 46
Total	$316,640 40
Interest due and uncollected	$479 35

RECEIPTS.

Dues on running stock	$38,731 37
Deposits	16,800 00
Loans on mortgage security repaid	75,025 00
Borrowed money	10,000 00
Real estate sold on contract	155 31
Interest	20,649 49
Fines	6 05
Pass-books and initiation fees	92 25
Total	$161,459 47
Cash on hand at close of last fiscal year	4,073 16
Total	$165,532 63

DISBURSEMENTS.

Loans on mortgage security	$92,000 00
Withdrawals of running stock and dividends	26,754 12
Withdrawals of paid-up stock	5,600 00
Withdrawals of deposits	5,700 00
Borrowed money	17,500 00
Real estate on contract	20 10
Dividends on paid-up stock	6,552 00
Interest on deposits	176 00
Interest on borrowed money	305 00
Salaries of officers and directors	1,402 00
Office help, rent and legal services	300 00
All other expenses	199 44
Bonds purchased	7,500 00
Interest rebated borrowers	20 40
Total	$164,029 06
Cash on hand	1,503 57
Total	$165,532 63

PROFIT AND LOSS—EARNINGS.

Interest	$20,649 49
Accrued interest—Liberty bonds	37 50
Fines	6 05
Pass-books and initiation fees	92 25
Transferred from undivided profit fund	475 51
Total	$21,260 80

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,003 38
Dividends on mortgage loan credits	3,235 47
Dividends on paid-up stock	6,160 00
Reserve fund credit	900 00
Interest on deposits	176 00
Interest on borrowed money	305 00
Salaries of officers and directors	1,402 00
Office help, rent and legal services	300 00
All other expenses	199 44
Accrued interest certificates deposit	559 11
Interest rebated borrowers	20 40
Total	$21,260 80

Number of shares of stock in force	7,794
Capital subscribed and in force	$779,400 00
Number of stockholders	476
Numeber of depositors	15
Rate per cent. interest dcharge	7 1/5
Rate per cent. dividend declared to running and paid-up stock	7
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	3,071
Par value of each share	$100 00
Number of borrowers	258
Plan of Association	Permanent

DENNISON AND UHRICHSVILLE BUILDING AND LOAN COMPANY

OF DENNISON, TUSCARAWAS COUNTY.

Incorporated, February 22, 1886. Authorized capital, $1,500,000.00.

President, M. Moody.
Address, Dennison.

Secretary, R. H. Scott.
Address, Dennison.
Attorney, Hon. A. W. Elson.
Address, Dennison.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JANUARY 31, 1918.

ASSETS.

Cash on hand	$3,182 44
Loans on mortgage security	211,650 00
Real estate sold on contract	929 59
Due from borrowers for insurance and taxes	35 51
Total	$215,797 54
Interest due and uncollected	$314 44

LIABILITIES.

Running stock and dividends	$116,119 20
Credits on mortgage loans	51,079 72
Reserve fund	10,789 88
Undivided profit fund	973 76
Certificates for matured stock	36,834 98
Total	$215,797 54
Interest due and uncollected	$314 44

RECEIPTS.

Dues on running stock	$13,473 00
Credits on mortgage loans	13,518 66
Loans on mortgage security repaid	34,667 51
Borrowed money	10,000 00
Real estate sold on contract	14 80
Insurance and taxes refunded by borrowers	3 50
Interest	15,411 30
Fines	5 14
Pass-books and initiation fees	79 25
Total	$87,173 16
Cash on hand at close of last fiscal year	6,151 84
Total	$93,325 00

DISBURSEMENTS.

Loans on mortgage security	$39,217 09
Withdrawals of running stock and dividends	21,632 93
Withdrawals of certificates—matured stock	9,605 13
Borrowed money	15,000 00
Interest on certificates—matured stock	2,635 28
Interest on borrowed money	249 00
Salaries of officers and directors	1,116 00
Office help, rent and legal services	420 00
All other expenses	173 88
Credits on mortgage loans	93 25
Total	$90,142 56
Cash on hand	3,182 44
Total	$93,325 00

PROFIT AND LOSS—EARNINGS.

Interest	$15,411 30
Fines	5 14
Pass-books and initiation fees	79 25
Total	$15,495 69

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$7,160 30
Dividends on mortgage loan credits	2,908 78
Reserve fund credit	10 25
Undivided profit credit	822 20
Interest on borrowed money	249 00
Salaries of officers and directors	1,116 00
Office help, rent and legal services	420 00
All other expenses	173 88
Interest on certificates—matured stock	2,635 28
Total	$15,495 69

Number of shares of stock in force	2,212
Capital subscribed and in force	$442,450 00
Number of stockholders	299
Rate per cent. interest charged	7 2/10
Rate per cent. dividend declared to running and paid-up stock	7

Number of shares loaned upon	1,058
Par value of each share	$200 00
Number of borrowers	157
Plan of Association	Permanent

DOVER BUILDING AND LOAN COMPANY

OF DOVER, TUSCARAWAS COUNTY.

Incorporated, March, 1898.

Authorized capital, $500,000.00.

President, D. Deffenbacher.
Address, Dover.

Secretary, Chas. H. Horn.
Address, Dover.
Attorney, H. H. Hostetler.
Address, Dover.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS.

Cash on hand	$3,356 13
Loans on mortgage security	122,382 47
Real estate sold on contract	225 00
Total	$125,963 60
Interest due and uncollected	$151 86

LIABILITIES.

Running stock and dividends	$67,557 28
Credits on mortgage loans	16,163 68
Credits on real estate sold on contract	86 67
Paid-up stock and dividends	17,439 22
Deposits and accrued interest	21,922 45
Reserve fund	2,444 30
Undivided profit fund	350 00
Total	$125,963 60
Interest due and uncollected	$151 86

RECEIPTS.

Dues on running stock	$20,614 77
Paid-up stock	900 00
Deposits	21,494 07
Credits on mortgage loans	18,635 68
Loans on stock, certificates or pass-book security	2,150 00
Borrowed money	4,000 00
Real estate sold on contract	322 59
Insurance and taxes refunded by borrowers	209 02
Interest	8,219 69
Interest from banks	65 14
Interest from real estate on contract	21 21
Miscellaneous matter	1 00
Total	$76,633 17
Cash on hand at close of last fiscal year	4,464 99
Total	$81,098 16

DISBURSEMENTS.

Loans on mortgage security	$39,382 19
Loans on stock, certificates or pass-book security	650 00
Withdrawals of running stock and dividends	17,402 38
Withdrawals of paid-up stock	5,870 87
Withdrawals of deposits	8,758 76
Borrowed money	4,000 00
Insurance and taxes paid for borrowers	75 64
Interest on borrowed money and mortgages purchased	135 93
Salaries of officers and directors	988 88
Office help, rent and legal services	326 37
All other expenses—Furniture and fixtures	151 01
Total	$77,742 03
Cash on hand	3,356 13
Total	$81,098 16

PROFIT AND LOSS—EARNINGS.

Interest	$8,219 69
Interest from banks, and P. B. loans	65 14
Interest from real estate on contract	21 21
Transfer from contingent profit real estate	105 00
Miscellaneous	1 00
Total	$8,412 04

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,549 06
Dividends on mortgage loan credits	621 33
Dividends on paid-up stock	1,038 33
Reserve fund credit	453 63
Undivided profit credit	350 00
Interest on deposits	794 47
Interest on borrowed money and mortgages purchased	135 93
Salaries of officers and directors	988 88
Office help, rent and legal services	326 37
All other expenses, dividend land contract	3 03
Furniture and fixtures charged off	151 01
Total	$8,412 04

Number of shares of stock in force	2,268
Capital subscribed and in force	$226,782 00
Number of stockholders	233
Number of depositors	61
Rate per cent. interest charged	7.20
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	1,224
Par value of each share	$100 00
Number of borrowers	78
Plan of Association	Permanent

GNADENHUTTEN BUILDING AND LOAN COMPANY
OF GNADENHUTTEN, TUSCARAWAS COUNTY.

Incorporated, January 26, 1895. Authorized capital, $500,000.00.

President, S. W. Walter.
Address, Gnadenhutten.

Secretary, S. Begland.
Address, Gnadenhutten.
Attorney, G. W. Reed.
Address, Uhrichsville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$20,184 35
Loans on mortgage security	293,515 17
Loans on stock, certificates or pass-book security	14,465 30
Loans on all other security	1,727 95
Real estate sold on contract	1,750 00
Real estate—office building	9,140 00
Due from borrowers for insurance and taxes	11 63
Bonds	9,600 00
Total	$350,394 40
Interest due and uncollected	$667 39

LIABILITIES.

Running stock and dividends	$122,223 34
Credits on real estate sold on contract	575 00
Paid-up stock and dividends	40,068 00
Deposits and accrued interest	169,841 00
Reserve fund	8,100 00
Undivided profit fund	9,587 06
Total	$350,394 40
Interest due and uncollected	$667 39

RECEIPTS.

Dues on running stock	$11,713 45
Deposits	142,404 29
Loans on mortgage security repaid	79,364 48
Loans on stock, certificates or pass-book security	7,107 52
Real estate sold	600 00
Real estate sold on contract	165 00
Insurance and taxes refunded by borrowers	77 21
Interest	22,162 75
Fines	15 30
Deposit box rentals	18 00
Fees refunded	143 80
Rents from company's real estate	32 00
Deposits in other building and loan associations withdrawn	10,000 00
Dividends refunded	94 55
Real estate profit	100 00
Total	$273,998 35
Cash on hand at close of last fiscal year	8,708 57
Total	$282,706 92

DISBURSEMENTS.

Loans on mortgage security	$96,401 52
Loans on stock, certificates or pass-book security	3,560 00
Withdrawals of running stock and dividends	22,016 25
Withdrawals of deposits	125,666 14
Borrowed money	5,000 00
Insurance and taxes paid for borrowers	68 99
Dividends on paid-up stock	2,968 00
Interest on deposits	633 95
Interest on borrowed money	20 15
Repairs on company's real estate	56 90
Taxes	150 34
Salaries of officers and directors	3,427 00
Office help, rent and legal services	342 90
All other expenses	861 29
Bonds purchased	600 00
On building	900 00
Total	$262,522 57
Cash on hand	20,184 35
Total	$282,706 92

PROFIT AND LOSS—EARNINGS.

Interest	$22,162 75
Fines	15 30
Rent from company's real estate	32 00
Transferred from undivided profit fund	293 01
Deposit box rental	18 00
Fees refunded	143 80
Profit on real estate sold	200 00
Dividends refunded	95 20
Total	$22,960 06

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$8,625 03
Dividends on paid-up stock	2,968 00
Reserve fund credit	633 50
Interest on deposits	5,885 96
Salaries of officers and directors	3,427 00
Office help, rent and legal services	342 90
All other expenses	861 29
Taxes	150 34
Repairs on company's real estate	56 90
Building	9 14
Total	$22,960 06

Number of shares of stock in force	2,300
Capital subscribed and in force	$230,000 00
Number of stockholders	154
Number of depositors	534
Rate per cent. interest charged	6, 7, 7 8/10
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	432
Par value of each share	$100 00
Number of borrowers	272
Plan of Association	Permanent

HOME BUILDING AND LOAN COMPANY

OF NEWCOMERSTOWN, TUSCARAWAS COUNTY.

Incorporated, March 16, 1898.

Authorized capital, $200,000.00.

President, John E. Wood.
Address, Newcomerstown.
Treasurer, H. H. Eagon.
Address, Newcomerstown.

Secretary, M. O. Julien.
Address, Newcomerstown.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING FEBRUARY 28, 1918.

ASSETS.

Cash on hand	$3,395 34
Loans on mortgage security	27,142 15
Total	$30,537 49
Interest due and uncollected	$3 10

RECEIPTS.

Dues on running stock	$388 94
Paid-up stock	1,100 00
Loans on mortgage security repaid	11,407 58
Borrowed money	100 00
Insurance and taxes refunded by borrowers	58 37
Interest	2,050 69
Fines	29 92
Pass-books and initiation fees	34 60
Sale of real estate	150 00
Total	$15,320 10
Cash on hand at close of last fiscal year	2,307 88
Total	$17,627 98

PROFIT AND LOSS—EARNINGS.

Interest	$2,050 69
Fines	29 92
Pass-books and initiation fees	34 60
Sale of real estate	150 00
Total	$2,265 21

Number of shares of stock in force	728
Capital subscribed and in force	$72,800 00
Number of stockholders	140
Rate per cent. interest charged	6½
Rate per cent. dividend declared to running and paid-up stock	5

LIABILITIES.

Running stock and dividends	$2,291 83
Paid-up stock and dividends	25,317 50
Reserve fund	2,319 13
Undivided profit fund	609 03
Total	$30,537 49
Interest due and uncollected	$3 10

DISBURSEMENTS.

Loans on mortgage security	$9,344 00
Withdrawals of running stock and dividends	932 60
Withdrawals of paid-up stock	1,900 00
Borrowed money	100 00
Insurance and taxes paid for borrowers	58 37
Dividends on paid-up stock	1,213 98
Interest on borrowed money	50
Salaries of officers and directors	530 00
Office help, rent and legal services	63 50
All other expenses	89 69
Total	$14,232 64
Cash on hand	3,395 34
Total	$17,627 98

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$109 30
Dividends on paid-up stock	1,223 45
Undivided profit credit	248 77
Interest on borrowed money	50
Salaries of officers and directors	530 00
Office help, rent and legal services	63 50
All other expenses	89 69
Total	$2,265 21

Number of shares loaned upon	395
Par value of each share	$100 00
Number of borrowers	73
Plan of Association	Permanent

TUSCARAWAS BUILDING AND LOAN COMPANY

OF NEW PHILADELPHIA, TUSCARAWAS COUNTY.

Incorporated, January 29, 1894.

Authorized capital, $500,000.00.

President, Henry L. Savidge.
Address, New Philadelphia.

Secretary, Homer G. Frew.
Address, New Philadelphia.
Attorneys, Graham & Stafford.
Address, New Philadelphia.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$27,935 02
Loans on mortgage security	345,068 73
Real estate sold on contract	323 89
Real estate—office building	12,700 00
Bonds	141 00
Accrued interest on purchased mortgages	270 96
Total	$386,439 60
Interest due and uncollected	$700 00

LIABILITIES.

Running stock and dividends	$46,690 01
Paid-up stock and dividends	143,100 00
Deposits and accrued interest	181,162 95
Reserve fund	9,800 00
Undivided profit fund	5,686 64
Total	$386,439 60
Interest due and uncollected	$700 00

RECEIPTS.

Dues on running stock	$15,649 21
Paid-up stock	34,400 00
Deposits	134,547 80
Loans on mortgage security repaid	105,656 12
Borrowed money	5,000 00
Real estate sold	290 00
Real estate sold on contract	62 61
Interest	23,408 17
Accrued interest on purchased mortgages	140 45
Rents from company's real estate	862 50
Sale of bonds	309 00
Total	$320,325 86
Cash on hand at close of last fiscal year	14,637 87
Total	$334,963 73

DISBURSEMENTS.

Loans on mortgage security	$96,114 63
Withdrawals of running stock and dividends	34,560 66
Withdrawals of paid-up stock	16,700 00
Withdrawals of deposits	131,780 60
Borrowed money	5,000 00
Dividends on running stock	3,149 58
Dividends on paid-up stock	8,268 00
Interest on deposits	6,319 14
Interest accrued on purchased mortgages	357 99
Repairs on company's real estate	36 95
Taxes	183 54
Salaries of officers and directors	2,874 00
Office help, rent and legal services	312 00
All other expenses	921 62
Bonds purchased	450 00
Total	$307,028 71
Cash on hand	27,935 02
Total	$334,963 73

PROFIT AND LOSS—EARNINGS.

Interest	$23,408 17
Rent from company's real estate	862 50
Total	$24,270 67

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,149 58
Dividends on paid-up stock	8,268 00
Reserve fund credit	1,052 00
Undivided profit credit	1,153 84
Interest on deposits	6,319 14
Salaries of officers and directors	2,874 00
Office help, rent and legal services	312 00
All other expenses	921 62
Taxes	183 54
Repairs on company's real estate	36 95
Total	$24,270 67

Number of shares of stock in force	2,200
Capital subscribed and in force	$220,000 00
Number of stockholders	230
Number of depositors	605
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	335
Plan of Association	Permanent

CITIZENS' BUILDING AND LOAN COMPANY

OF UHRICHSVILLE, TUSCARAWAS COUNTY.

Incorporated, June 20, 1902.

Authorized capital, $300,000.00.

President, E. F. Utterback.
Address, Uhrichsville.
Treasurer, F. E. Latto.
Address, Uhrichsville.

Secretary, W. B. Stevens.
Address, Uhrichsville.
Attorney, W. B. Stevens.
Address, Uhrichsville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JULY 20, 1917.

ASSETS.

Cash on hand	$5,755 46
Loans on mortgage security	202,788 28
Loans on stock, certificates or pass-book security	1,710 00
Furniture and fixtures	200 44
Total	$210,454 18
Interest due and uncollected	$728 23

LIABILITIES.

Running stock and dividends	$128,406 56
Paid-up stock and dividends	78,164 67
Reserve fund	2,959 54
Undivided profit fund	923 41
Total	$210,454 18
Interest due and uncollected	$728 23

RECEIPTS.

Dues on running stock	$27,764 11
Paid-up stock	7,300 00
Credits on mortgage loans	62,810 64
Loans on stock, certificates or pass-book security	2,646 89
Interest	12,791 42
Lost Birney check	2 95
Total	$113,316 01
Cash on hand at close of last fiscal year	9,270 97
Total	$122,586 98

DISBURSEMENTS.

Loans on mortgage security	$91,159 19
Loans on stock, certificates or pass-book security	3,260 00
Withdrawals of running stock and dividends	15,302 05
Withdrawals of paid-up stock	3,300 00
Dividends on paid-up stock	2,592 57
Salaries of officers and directors	1,061 33
All other expenses	160 38
Total	$116,831 52
Cash on hand	5,755 46
Total	$122,586 98

PROFIT AND LOSS—EARNINGS.

Interest	$12,791 42
Transferred from undivided profit fund	1,750 79
Total	$14,542 21

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,766 72
Dividends on paid-up stock	4,374 31
Reserve fund credit	605 00
Undivided profit credit	1,247 63
Salaries of officers and directors	1,061 33
All other expenses	160 38
Correction of errors	304 57
Furniture and fixtures	22 27
Total	$14,542 21

Number of shares of stock in force	2,959
Capital subscribed and in force	$295,900 00
Number of stockholders	322
Rate per cent. interest charged	7 1/5
Rate per cent. dividend declared to running and paid-up stock	2½

Par value of each share	$100 00
Number of borrowers	199
Plan of Association	Permanent

EAST OHIO BUILDING AND LOAN COMPANY

OF UHRICHSVILLE, TUSCARAWAS COUNTY.

Incorporated, November, 1915. Authorized capital, $100,000.00.

President, C. A. Greenlee.
Address, Uhrichsville.
Treasurer, R. S. Snyder.
Address, Uhrichsville.

Secretary, H. O. Snyder.
Address, Uhrichsville.
Attorney, G. W. Reed.
Address, Uhrichsville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$432 01
Loans on mortgage security	44,917 05
Furniture and fixtures	50 00
Total	$45,399 06
Interest due and uncollected	$36 19

LIABILITIES.

Running stock and dividends	$3,771 54
Credits on mortgage loans	2,575 28
Paid-up stock and dividends	38,890 00
Reserve fund	102 08
Undivided profit fund	60 16
Total	$45,399 06
Interest due and uncollected	$36 19

RECEIPTS.

Dues on running stock	$5,730 87
Paid-up stock	27,425 00
Credits on mortgage loans	13,339 92
Borrowed money	13,700 00
Interest	2,021 36
Pass-books and initiation fees	143 81
Total	$62,360 96
Cash on hand at close of last fiscal year	1,153 84
Total	$63,514 80

DISBURSEMENTS.

Loans on mortgage security	$46,925 46
Withdrawals of running stock and dividends	283 51
Withdrawals of paid-up stock	400 00
Borrowed money	13,700 00
Dividends on paid-up stock	1,398 99
Interest on borrowed money	191 92
Taxes	11 26
Salaries of officers and directors	144 60
All other expenses	27 05
Total	$63,082 79
Cash on hand	432 01
Total	$63,514 80

PROFIT AND LOSS—Earnings.

Interest	$2,021 36
Pass-books and initiation fees	149 31
Transferred from undivided profit fund	50 47
Total	$2,221 14

PROFIT AND LOSS—Distribution.

Dividends on running stock	$147 53
Dividends on mortgage loan credits	62 91
Dividends on paid-up stock	1,398 99
Reserve fund credit	102 08
Undivided profit credit	110 63
Interest on borrowed money	191 92
Salaries of officers and directors	144 60
All other expenses	27 05
Taxes	11 26
Furniture and fixtures	24 17
Total	$2,221 14

Number of shares of stock in force	1,060
Capital subscribed and in force	$106,065 00
Number of stockholders	97
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	479
Par value of each share	$100 00
Number of borrowers	40
Plan of Association	Permanent

PEOPLE'S BUILDING AND LOAN COMPANY

OF UHRICHSVILLE, TUSCARAWAS COUNTY.

Incorporated, May 18, 1889.

Authorized capital, $1,000,000.00.

President, T. J. Evans.
Address, Uhrichsville.
Treasurer, Geo. Beck.
Address, Uhrichsville.

Secretary, J. B. Westhafer.
Address, Uhrichsville.
Attorney, Geo. W. Reed.
Address, Uhrichsville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MAY 18, 1918.

ASSETS.

Cash on hand	$23,364 76
Loans on mortgage security	258,386 58
Real estate sold on contract	2,490 00
Total	$284,241 34

LIABILITIES.

Running stock and dividends	$216 877 47
Credits on mortgage loans	27,170 42
Credits on real estate sold on contract	541 69
Paid-up stock and dividends	27,570 60
Reserve fund	11,779 76
Undivided profit fund	301 40
Total	$284,241 34

RECEIPTS.

Dues on running stock	$26,413 17
Credits on mortgage loans	13,122 09
Loans on mortgage security repaid	32,373 41
Real estate sold on contract	597 99
Interest	16,370 74
Pass-books and initiation fees	105 25
Total	$88,982 65
Cash on hand at close of last fiscal year	20,612 24
Total	$109,594 89

DISBURSEMENTS.

Loans on mortgage security	$81,253 48
Withdrawals of running stock and dividends	3,119 65
Salaries of officers and directors	1,314 00
Office help, rent and legal services	451 00
All other expenses	92 00
Total	$86,230 13
Cash on hand	23,364 76
Total	$109,594 89

PROFIT AND LOSS—Earnings.

Interest	$16,370 74
Pass-books and initiation fees	105 25
Transferred from undivided profit fund	101 51
Total	$16,577 50

PROFIT AND LOSS—Distribution.

Dividends on running stock	$11,080 03
Dividends on mortgage loan credits	1,410 42
Dividends on paid-up stock	1,499 11
Reserve fund credit	730 94
Salaries of officers and directors	1,314 00
Office help, rent and legal services	451 00
All other expenses	92 00
Total	$16,577 50

Number of shares of stock in force	3,685
Capital subscribed and in force	$737,000 00
Number of stockholders	445
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	5¾

Number of shares loaned upon	1,295
Par value of each share	$200 00
Number of borrowers	257
Plan of Association	Permanent

CITIZENS' HOME AND SAVINGS COMPANY
OF MARYSVILLE, UNION COUNTY.

Incorporated, September 17, 1889.
President, Chas. Braun.
Address, Marysville.
Treasurer, E. A. Emmert.
Address, Marysville.

Authorized capital, $2,000,000.00
Secretary, E. F. Sawyer.
Address, Marysville.
Attorney, C. A. Hoopes.
Address, Marysville.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 1917.

ASSETS.

Cash on hand	$22,070 38
Loans on mortgage security	334,200 58
Loans on stock, certificates or pass-book security	951 00
Furniture and fixtures	1,400 00
Real estate	4,590 00
Real estate sold on contract	1,809 53
Due from borrowers for insurance and taxes	1,068 96
Bonds	2,800 00
Total	$368,890 45
Interest due and uncollected	$778 24

RECEIPTS.

Dues on running stock	$19,333 37
Paid-up stock	4,400 00
Deposits	300,656 47
Loans on mortgage security repaid	73,429 76
Loans on stock, certificates or pass-book security	3,400 80
Loans on all other security repaid	3,255 28
Borrowed money	5,000 00
Deposits from other building and loan associations	5,000 00
Real estate sold	535 56
Real estate contracts—credits	55 74
Insurance and taxes refunded by borrowers	1,787 14
Interest	19,593 07
Interest daily balances	369 19
Rents from company's real estate	41 66
Sale of bonds	200 00
Other receipts in detail—expense	73 31
Profit and loss	230 78
Total	$437,362 13
Cash on hand at close of last fiscal year	15,525 09
Total	$452,887 22

PROFIT AND LOSS—EARNINGS.

Interest	$19,593 07
Interest daily balances	369 19
Miscellaneous	230 78
Rents from company's real estate	41 66
Total	$20,234 70

Number of shares of stock in force	4,332
Capital subscribed and in force	$433,200 00
Number of stockholders	551
Number of depositors	925
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4 and 5

LIABILITIES.

Running stock and dividends	$43,878 86
Credits on real estate sold on contract	126 95
Paid-up stock and dividends	110,539 56
Deposits and accrued interest	186,620 53
Reserve fund	15,288 22
Undivided profit fund	2,336 33
Borrowed money and accrued interest	5,000 00
Contingent profit on real estate sold on contract	100 00
Deposits from other building and loan associations	5,000 00
Total	$368,890 45
Interest due and uncollected	$778 24

DISBURSEMENTS.

Loans on mortgage security	$130,442 00
Loans on stock, certificates or pass-book security	3,326 00
Withdrawals of running stock and dividends	12,745 82
Withdrawals of paid-up stock	7,700 00
Withdrawals of deposits	249,880 06
Reserve fund	71 01
Insurance and taxes paid for borrowers	2,433 46
Real estate (purchase price)	3,603 80
Real estate on contract	475 00
Dividends on paid-up stock	5,451 32
Interest on deposits	6,547 14
Interest on borrowed money	71 79
Repairs on company's real estate	154 13
Taxes	90 81
Salaries of officers and directors	2,300 00
Office help, rent and legal services	900 00
All other expenses	1,265 84
Profit and loss	205 29
Bonds purchased	3,000 00
Furniture and fixtures	153 37
Total	$430,816 84
Cash on hand	22,070 38
Total	$452,887 22

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,840 88
Profit and loss	205 29
Dividends on paid-up stock	5,365 84
Reserve fund credit	785 88
Undivided profit credit	143 38
Interest on deposits	4,443 74
Interest on borrowed money	71 79
Salaries of officers and directors	2,300 00
Office help, rent and legal services	900 00
All other expenses	1,192 53
Taxes	90 81
Repairs on company's real estate	154 13
Furniture and fixtures	103 37
Discount real estate	108 95
Interest on deposits—due	2,528 11
Total	$20,234 70

Number of shares loaned upon	2,625
Par value of each share	$100 00
Number of borrowers	351
Plan of Association	Permanent

FRATERNAL BUILDING, LOAN AND SAVINGS COMPANY
OF VAN WERT, VAN WERT COUNTY.

Incorporated, January 9, 1883. Authorized capital, $1,000,000.00.

President, T. C. Wilkinson.
Address, Van Wert.
Treasurer, J. M. Showalter.
Address, Van Wert.

Secretary, C. F. Manship.
Address, Van Wert.
Attorney, M. H. Osborn.
Address, Van Wert.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,853 20
Loans on mortgage security	304,531 00
Loans on stock, certificates or passbook security	1,176 92
Furniture and fixtures	1,462 92
Real estate	1,150 00
Real estate sold on contract	2,800 00
Real estate—office building	12,000 00
Due from borrowers for insurance and taxes	907 19
Bonds	990 00
Total	$334,871 23
Interest due and uncollected	$1,435 60

LIABILITIES.

Credits on mortgage loans	$6,962 09
Credits on real estate sold on contract	597 88
Paid-up stock and dividends	101,244 50
Deposits and accrued interest	131,628 23
Reserve fund	5,500 00
Salaries unpaid	600 09
Deposits from other building and loan associations	10,000 00
Deposits from other financial institutions	16,500 00
Book deposits and interest	61,838 44
Total	$334,871 23
Interest due and uncollected	$1,435 60

RECEIPTS.

Dues on running stock	$30,558 55
Paid-up stock	14,200 00
Deposits	217,822 55
Credits on mortgage loans	443 30
Loans on mortgage security repaid	85,578 70
Loans on stock, certificates or passbook security	1,347 38
Deosits from other building and loan associations	25,000 00
Deposits from other financial institutions	28,500 00
Real estate sold on contract	119 61
Insurance and taxes refunded by borrowers	996 25
Interest	19,818 48
Fines	22 30
Rents from company's real estate	598 58
Sale of bonds	100 74
Other receipts	18 00
Total	$425,124 44
Cash on hand at close of last fiscal year	5,529 67
Total	$430,654 11

DISBURSEMENTS.

Loans on mortgage security	$131,712 00
Loans on stock, certificates or passbook security	330 00
Withdrawals of running deposits and interest	41,731 97
Withdrawals of paid up stock	18,900 00
Withdrawals of deposits	168,759 77
Insurance and taxes paid for borrowers	1,240 26
Dividends on paid-up stock	6,142 62
Interest on deposits	9,012 22
Repairs on company's real estate	511 60
Taxes	178 93
Salaries of officers and directors	1,411 63
All other expenses	1,454 27
Deposits by other building and loan associations withdrawn	25,000 00
Deposits by other financial institutions withdrawn	13,000 00
Bonds purchased	1,090 74
Dividend on loan credits	324 90
Total	$420,800 91
Cash on hand	9,853 20
Total	$430,654 11

PROFIT AND LOSS—EARNINGS.

Interest	$19,818 48
Fines	22 30
Rents from company's real estate	598 58
Commission	18 00
Total	$20,457 36

PROFIT AND LOSS—DISTRIBUTION.

Dividends on mortgage loan credits	$303 45
Dividends on paid-up stock	6,109 27
Reserve fund credit	1,000 00
Interest on deposits	9,669 75
Salaries of officers and directors	1,830 09
All other expenses	854 27
Taxes	178 93
Repairs on company's real estate	511 60
Total	$20,457 36

Number of shares of stock in force	4,029
Capital subscribed and in force	$402,900 00
Number of stockholders	432
Number of depositors	486
Rate per cent. interest charged	7.28
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	3,046
Par value of each share	$100 00
Number of borrowers	347
Plan of Association	Permanent

VAN WERT BUILDING AND SAVINGS COMPANY
OF VAN WERT, VAN WERT COUNTY.

Incorporated, June 4, 1889.
President, G. M. Hall.
Address, Van Wert.

Authorized capital, $1,000,000.
Secretary, H. L. Sidle.
Address, Van Wert.
Attorney, Clem V. Hoke.
Address, Van Wert.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$2,266 63
Loans on mortgage security	280,307 27
Loans on farms	81,510 63
Furniture and fixtures	472 75
Real estate	1,332 83
Real estate sold on contract	1,240 82
Due from borrowers for insurance and taxes	242 33
Bonds—Liberty	150 00
Due from Liberty bonds sold on payments	43 00
War Savings Stamps	1,173 48
Total	$368,739 74
Interest due and uncollected	$1,591 73

RECEIPTS.

Dues on running stock	$15,761 81
Paid-up stock	7,800 00
Deposits	188,417 30
Loans on mortgage security repaid	78,145 07
Loans on farms	18,644 26
Contingent profit on real estate	200 00
Real estate sold	900 00
Real estate sold on contract	890 36
Insurance and taxes refunded by borrowers	474 82
Interest	25,711 05
Interest on Liberty Bonds	65 39
Fines	95 25
War Savings Stamps sold	488 52
Pass-books	21 25
Rents from company's real estate	49 00
Deposits in other building and loan associations withdrawn	10,000 00
Sale of bonds—Liberty bonds	2,250 00
Credits on Liberty Bonds sold on payments	2,305 00
Accumulated interest on War Saving Stamps	3 32
Insurance on company's real estate refunded	5 15
Total	$352,227 55
Cash on hand at close of last fiscal year	7,604 47
Total	$359,832 02

PROFIT AND LOSS—EARNINGS.

Interest	$25,711 05
Fines	95 25
Pass-books and initiation fees	21 25
Rent from company's real estate	49 00
Interest on Liberty Bonds	50 39
Accumulated interest on War Saving Stamps	3 32
Insurance from company's real estate refunded	5 15
Total	$25,935 41

Number of shares of stock in force	6,833
Capital subscribed and in force	$683,700 00
Number of stockholders	820
Number of depositors	743
Rate per cent. interest charged	6.24, 6.76, 7.28
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

LIABILITIES

Running stock and dividends	$61,412 62
Paid-up stock and dividends	54,956 00
Deposits and accrued interest	236,977 04
Reserve fund	14,158 31
Undivided profit fund	765 16
Contingent profit on real estate sold on contract	335 00
Due borrowers on unfinished buildings	135 61
Total	$368,739 74
Interest due and uncollected	$1,591 73

DISBURSEMENTS.

Loans on mortgage security	$85,064 39
Loans on farms	20,550 00
Withdrawals of running stock and dividends	20,752 82
Withdrawals of paid-up stock	4,400 00
Withdrawals of deposits	193,002 91
Borrowed money	5,000 00
Insurance and taxes paid for borrowers	452 26
Real estate—purchase price	2,232 83
Real estate on contract	1,100 00
Dividends on paid-up stock	3,067 90
Interest on deposits	11,111 96
Interest on borrowed money	3 06
Taxes	11 77
Salaries of officers and directors	3,280 00
Office help, rent and legal services	1,483 17
All other expenses	726 97
Error or running stock account	72
Loss on properties	897 63
Bonds purchased—Liberty bonds	2,750 00
Interest on Liberty Bonds	15 00
War Saving Stamps	1,662 00
Total	$357,565 39
Cash on hand	2,266 63
Total	$359,832 02

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,338 03
Dividends on mortgage loan credits	574 50
Dividends on paid-up stock	3,043 50
Reserve fund credit	1,323 29
Undivided profit credit	499 34
Interest on deposits	11,540 18
Interest on borrowed money	3 06
Salaries of officers and directors	3,280 00
Office help, rent and legal services	1,483 17
All other expenses	726 97
Taxes	11 77
Furniture and fixtures	110 88
Error on running stock account	72
Total	$25,935 41

Number of shares loaned upon	2,962
Par value of each share	$100 and $500
Number of borrowers	370
Plan of Association	Permanent

HAMDEN BUILDING AND LOAN ASSOCIATION

OF HAMDEN, VINTON COUNTY.

Incorporated, November 9, 1903. Authorized capital, $200,000.00.

President, J. A. Soule.
Address, Hamden.

Secretary, C. C. Roberts.
Address, Hamden.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,246 49
Loans on mortgage security	29,050 00
Furniture and fixtures	70 00
Real estate sold on contract	850 00
Bonds	3,000 00
Deposits in other building and loan associations	2,500 00
Total	$36,716 49

LIABILITIES.

Running stock and dividends	$11,442 63
Credits on mortgage loans	14,173 22
Credits on real estate sold on contract	350 00
Deposits and accrued interest	8,947 09
Reserve fund	1,100 00
Undivided profit fund	628 55
Contingent profit on real estate sold on contract	75 00
Total	$36,716 49

RECEIPTS.

Dues on running stock	$4,171 78
Deposits	14,733 99
Credits on mortgage loans	2,391 58
Loans on mortgage security repaid	2,096 55
Real estate sold on contract	100 00
Interest	1,505 41
Pass-books and initiation fees	4 00
Sale of bonds	2,000 00
Rent of safe	6 00
Total	$27,009 31
Cash on hand at close of last fiscal year	3,912 52
Total	$30,921 83

DISBURSEMENTS.

Loans on mortgage security	$1,600 00
Withdrawals of running stock and dividends	9,564 10
Withdrawals of deposits	10,477 32
Deposits in other building and loan associations	2,500 00
Interest on deposits	168 48
Salaries of officers and directors	325 00
All other expenses	40 44
Bonds purchased	5,000 00
Total	$29,675 34
Cash on hand	1,246 49
Total	$30,921 83

PROFIT AND LOSS—EARNINGS.

Interest	$1,505 41
Pass-books and initiation fees	4 00
Rent of safe	6 00
Total	$1,515 41

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$550 15
Reserve fund credit	100 00
Undivided profit credit	321 34
Interest on deposits	168 48
Salaries of officers and directors	325 00
All other expenses	40 44
Furniture and fixtures	10 00
Total	$1,515 41

Number of shares of stock in force	774
Capital subscribed and in force	$77,400 00
Number of stockholders	95
Number of depositors	41
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	288
Par value of each share	$100 00
Number of borrowers	45
Plan of Association	Permanent

McARTHUR SAVINGS AND LOAN COMPANY
OF McARTHUR, VINTON COUNTY.

Incorporated, April 12, 1889.
President, F. P. Magee.
Address McArthur.

Authorized capital, $1,000,000.00.
Secretary, O. F. Pilcher.
Address McArthur.
Attorney, James W. Darby.
Address McArthur.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$19,453 80
Loans on mortgage security	328,645 89
Loans on stock, certificates or pass-book security	2,643 21
Real estate	2,771 07
Real estate sold on contract	950 00
Bonds	6,550 00
Deposits in other building and loan associations	30,500 00
Total	$391,513 97
Interest due and uncollected	$32 50

LIABILITIES.

Running stock and dividends	$47,229 42
Credits on mortgage loans	80,576 90
Credits on real estate sold on contract	339 70
Deposits and accrued interest	252,602 82
Reserve fund	7,633 52
Undivided profit fund	2,131 61
Due borrowers on unfinished buildings	1,000 00
Total	$391,513 97
Interest due and uncollected	$32 50

RECEIPTS.

Dues on running stock	$38,950 19
Deposits	182,239 21
Credits on mortgage loans	56,270 66
Loans on stock, certificates or pass-book security	300 00
Real estate sold	9,314 50
Real estate sold on contract	498 22
Insurance and taxes refunded by borrowers	36 70
Interest	18,783 90
Pass-books and initiation fees	140 00
Rents from company's real estate	980 84
Deposits in other building and loan associations withdrawn	90,500 00
Sale of bonds	23,158 36
Added to office cash	1,000 00
Over credited interest loan and deposit accounts	133 63
Total	$422,306 21
Cash on hand at close of last fiscal year	16,352 38
Total	$438,658 59

DISBURSEMENTS.

Loans on mortgage security	$101,710 89
Loans on stock, certificates or pass-book security	2,043 21
Unfinished building account	9,000 00
Withdrawals of running stock and dividends	39,291 96
Withdrawals of deposits	175,663 23
Deposits in other building and loan associations	50,500 00
Insurance and taxes paid for borrowers	16 93
Real estate (purchase price)	630 86
Interest on deposits	3,207 49
Over credited interest	133 63
Repairs on company's real estate	6 25
Taxes	223 80
Salaries of officers and directors	5,000 00
Office help, rent and legal services	525 00
All other expenses	393 18
Auditing committee	150 00
Bonds purchased	29,708 36
Change for office	1,000 00
Total	$419,204 79
Cash on hand	19,453 80
Total	$438,658 59

PROFIT AND LOSS—EARNINGS.

Interest	$18,783 90
Pass-books and initiation fees	140 00
Rents from company's real estate	980 84
Over credited interest	133 63
Errors	5 90
Total	$20,044 27

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,441 08
Dividends on mortgage loan credits	98 57
Dividends on real estate on contract	5 61
Reserve fund credit	1,000 00
Undivided profit credit	341 25
Interest on deposits	9,859 53
Salaries of officers and directors	5,000 00
Office help, rent and legal services	525 00
All other expenses	393 18
Taxes	223 80
Repairs on company's real estate	6 25
Auditing committee	150 00
Total	$20,044 27

Number of shares of stock in force	3,396
Capital subscribed and in force	$339,600 00
Number of stockholders	229
Number of depositors	1,576
Rate per cent. interest charged	6 and 7
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	4 and 5

Number of shares loaned upon	2,809
Par value of each share	$100 00
Number of borrowers	174
Plan of Association	Permanent

MIAMI VALLEY BUILDING AND LOAN ASSOCIATION

OF FRANKLIN, WARREN COUNTY.

Incorporated, December 26, 1900. **Authorized capital, $500,000.00.**

President, Howard S. Conover.
Address, Franklin.
Treasurer, Ralph B. Parks.
Address, Franklin.

Secretary, Alex. Boxwell.
Address, Franklin.
Attorney, Alex. Boxwell.
Address, Franklin.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING NOVEMBER 30, 1917.

ASSETS.

Cash on hand	$7,415 46
Loans on mortgage security	288,077 25
Loans on stock, certificates or pass-book security	500 50
Furniture and fixtures	332 27
Deposits in other building and loan associations	10,000 00
Deposits in other financial institutions	4,500 00
Total	$310,825 48

LIABILITIES.

Running stock and dividends	$73,492 38
Credits on mortgage loans	62,742 16
Credits on other loans	407 62
Paid-up stock and dividends	24,255 80
Deposits and accrued interest	146,653 55
Reserve fund	2,461 97
Unpaid salaries	812 00
Total	$310,825 48

RECEIPTS.

Dues on running stock	$36,567 55
Paid-up stock	7,700 00
Deposits	53,256 15
Credits on mortgage loans	48,683 60
Loans on stock, certificates or pass-book security	55 85
Interest	14,274 79
Deposits in other building and loan associations withdrawn	10,000 00
Deposits in other financial institutions withdrawn	39,500 00
Total	$210,037 94
Cash on hand at close of last fiscal year	7,025 59
Total	$217,063 53

DISBURSEMENTS.

Loans on mortgage security	$63,789 45
Withdrawals of running stock and dividends	30,974 09
Withdrawals of paid-up stock	1,400 00
Withdrawals of deposits	55,731 90
Deposits in other building and loan associations	10,000 00
Deposits in other financial institutions	37,000 00
Dividends on paid-up stock	889 10
Interest on deposits	7,527 30
Salaries of officers and directors	1,908 89
Office help, rent and legal services	120 00
All other expenses	305 59
Chair	1 75
Total	$209,648 07
Cash on hand	7,415 46
Total	$217,063 53

PROFIT AND LOSS—EARNINGS.

Interest	$14,274 79
Total	$14,274 79

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$3,209 85
Dividends on paid-up stock	1,109 25
Reserve fund credit	227 99
Interest on deposits	6,742 35
Interest—Extra deposit account	475 60
Salaries of officers and directors	2,048 45
Office help, rent and legal services	120 00
All other expenses	305 59
Depreciation, furniture and fixtures	35 71
Total	$14,274 79

Number of shares of stock in force	4,506
Capital subscribed and in force	$450,600 00
Number of stockholders	822
Number of depositors	168
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	4—5

Number of shares loaned upon	2,880
Par value of each share	$100 00
Number of borrowers	238
Plan of Association	Permanent

PEOPLE'S BUILDING, LOAN AND SAVINGS COMPANY

OF LEBANON, WARREN COUNTY.

Incorporated, March 14, 1889. Authorized capital, $1,500,000.00.

President, Owen S. Higgins.
Address, Lebanon.
Treasurer, P. V. Bone.
Address, Lebanon.

Secretary, J. S. Morris.
Address, Lebanon.
Attorney, Howard W. Ivins.
Address, Lebanon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$48,503 05
Loans on mortgage security	743,650 00
Loans on stock, certificates or pass-book security	2,610 00
Furniture and fixtures	290 75
Real estate	1,463 48
Bonds	48,704 89
Total	$845,222 17
Interest due and uncollected	$264 56

LIABILITIES.

Running stock and dividends	$821,464 29
Credits on mortgage loans	9,739 92
Reserve fund	14,017 96
Total	$845,222 17
Interest due and uncollected	$264 56

RECEIPTS.

Dues on running stock	$234,308 23
Loans on mortgage security repaid	116,275 00
Loans on stock, certificates or pass-book security	3,385 00
Borrowed money	26,000 00
Interest	46,106 50
Pass-books and initiation fees	80 25
Rents from company's real estate	81 00
Sale of bonds	12,500 00
Total	$438,735 98
Cash on hand at close of last fiscal year	42,032 06
Total	$480,768 04

DISBURSEMENTS.

Loans on mortgage security	$201,200 00
Loans on stock, certificates or pass-book security	2,350 00
Withdrawals of running stock and dividends	190,219 28
Borrowed money	26,000 00
Interest on borrowed money	158 16
Repairs on company's real estate	52 54
Taxes	39 47
Salaries of officers and directors	1,650 00
Office help, rent and legal services	60 00
All other expenses	535 54
Bonds purchased	10,000 00
Total	$432,264 99
Cash on hand	48,503 05
Total	$480,768 04

PROFIT AND LOSS—EARNINGS.

Interest	$46,106 50
Pass-books and initiation fees	80 25
Rent from company's real estate	81 00
Total	$46,267 75

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$41,102 93
Dividends on mortgage loan credits	612 74
Reserve fund credit	2,056 37
Interest on borrowed money	158 16
Salaries of officers and directors	1,650 00
Office help, rent and legal services	60 00
All other expenses	535 54
Taxes	39 47
Repairs on company's real estate	52 54
Total	$46,267 75

Number of shares of stock in force	14,500
Capital subscribed and in force	$1,450,000 00
Number of stockholders	2,280
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5.4

Number of shares loaned upon	4,620
Par value of each share	$100 00
Number of borrowers	425
Plan of Association	Permanent

MASON BUILDING, LOAN AND SAVINGS COMPANY

OF MASON, WARREN COUNTY.

Incorporated, July 1, 1890. Authorized capital, $500,000.00.

President, G. Lowe.
Address, Mason.
Treasurer, J. Lee Thompson.
Address, Mason.

Secretary, C. J. McCarty.
Address, South Lebanon.
Attorney, L. F. Coleman.
Address, Lebanon.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$1,170 11
Loans on mortgage security	54,511 26
Loans on stock, certificates or pass-book security	7,448 37
Total	$63,129 74

LIABILITIES.

Running stock and dividends	$47,731 70
Deposits—Certificates	8,800 00
Reserve fund	1,990 71
Undivided profit fund	407 33
Borrowed money and accrued interest	4,200 00
Total	$63,129 74

RECEIPTS.

Dues on running stock	$13,132 88
Credits on mortgage loans	2,831 49
Loans on mortgage security repaid	4,475 31
Loans on stock, certificates or pass-book security	1,354 00
Loans on all other security repaid	30 27
Borrowed money	8,500 76
Interest	3,349 19
Premium	4 80
Pass-books and initiation fees	6 15
Total	$33,684 85
Cash on hand at close of last fiscal year	1,612 35
Total	$35,297 20

DISBURSEMENTS.

Loans on mortgage security	$11,152 53
Loans on stock, certificates or pass-book security	6,539 77
Withdrawals of running stock and dividends	4,307 99
Withdrawals of mortgage loans	2,831 49
Borrowed money	7,300 76
Interest on borrowed money	607 25
Salaries of officers and directors	150 00
Office help, rent and legal services	12 00
All other expenses	25 30
Deposits withdrawn, (Certificates)	1,200 00
Total	$34,127 09
Cash on hand	1,170 11
Total	$35,297 20

PROFIT AND LOSS—EARNINGS.

Interest	$3,349 19
Premium	4 80
Pass-books and initiation fees	6 15
Transferred from undivided profit fund	39 59
Total	$3,399 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,401 92
Dividends on mortgage loan credits	74 26
Reserve fund credit	129 00
Interest on borrowed money	607 25
Salaries of officers and directors	150 00
Office help, rent and legal services	12 00
All other expenses	25 30
Total	$3,399 73

Number of shares of stock in force	1,173
Capital subscribed and in force	$234,600 00
Number of stockholders	160
Number of depositors	101
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	69
Par value of each share	$200 00
Number of borrowers	59
Plan of Association	Permanent

PEOPLE'S BUILDING, LOAN AND SAVINGS COMPANY

OF MASON, WARREN COUNTY.

Incorporated, February 13, 1909. **Authorized capital, $500,000.00.**

President, L. P. Cratz.
Address, Mason.
Treasurer, W. E. Scott.
Address, Mason.

Secretary, B. L. Frye.
Address, Mason.
Attorney, L. F. Coleman.
Address, Mason.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$2,204 29
Loans on mortgage security	22,375 44
Bonds	5,000 00
Total	$29,579 73
Interest due and uncollected	$6 00

RECEIPTS.

Dues on running stock	$12,549 33
Credits on mortgage loans	2,400 21
Loans on mortgage security repaid	6,802 08
Loans on stock, certificates or pass-book security	2,411 81
Borrowed money	2,700 00
Interest	1,656 59
Pass-books and initiation fees	5 75
Sale of bonds	2,000 00
Total	$30,525 77
Cash on hand at close of last fiscal year	99 96
Total	$30,625 73

PROFIT AND LOSS—EARNINGS.

Interest	$1,656 59
Pass-books and initiation fees	5 75
Transferred from undivided profit fund	10 38
Total	$1,672 72

Number of shares of stock in force	828
Capital subscribed and in force	$165,600 00
Number of stockholders	138
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5½

LIABILITIES.

Running stock and dividends	$29,202 89
Reserve fund	357 11
Undivided profit fund	19 73
Total	$29,579 73
Interest due and uncollected	$6 00

DISBURSEMENTS.

Loans on mortgage security	$5,250 00
Loans on stock, certificates or pass-book security	2,411 81
Withdrawals of running stock and dividends	10,422 07
Borrowed money	3,200 00
Interest on borrowed money	15 25
Salaries of officers and directors	100 00
All other expenses	22 31
Bonds purchased	7,000 00
Total	$28,421 44
Cash on hand	2,204 29
Total	$30,625 73

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,458 92
Reserve fund credit	76 24
Interest on borrowed money	15 25
Salaries of officers and directors	100 00
All other expenses	22 31
Total	$1,672 72

Number of shares loaned upon	143
Par value of each share	$200 00
Number of borrowers	25
Plan of Association	Permanent

BELPRE BUILDING AND LOAN COMPANY

OF BELPRE, WASHINGTON COUNTY.

Incorporated, January 17, 1902.

Authorized capital, $500,000.00.

President, B. L. Van Winkle, M. D.
Address, Belpre.
Treasurer, H. H. Glazier.
Address, Belpre.

Secretary, D. M. Alderman.
Address, Belpre.
Attorney, Chas. H. Danford.
Address, Marietta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 29, 1917.

ASSETS.

Cash on hand	$5,178 73
Loans on mortgage security	75,400 00
Loans on stock, certificates or pass-book security	1,238 00
Furniture and fixtures	450 00
Due from borrowers for insurance and taxes	7 00
Total	$82,273 73
Interest due and uncollected	$53 54

LIABILITIES.

Running stock and dividends	$26,094 80
Credits on mortgage loans	12,337 32
Paid-up stock and dividends	40,129 00
Deposits and accrued interest	1,051 00
Reserve fund	2,401 61
Undivided profit fund	260 00
Total	$82,273 73
Interest due and uncollected	$53 54

RECEIPTS.

Dues on running stock	$9,789 70
Paid-up stock	1,800 00
Deposits	602 00
Credits on mortgage loans	983 38
Loans on mortgage security repaid	13,200 00
Loans on stock, certificates or pass-book security	2,970 00
Insurance and taxes refunded by borrowers	85 45
Interest	4,044 44
Premium	705 62
Fines	256 25
Transfer fees	1 60
Pass-books and initiation fees	11 25
Rent of safe deposit boxes	6 00
Over-paid on loans	77 20
Total	$34,532 89
Cash on hand at close of last fiscal year	7,855 08
Total	$42,387 97

DISBURSEMENTS.

Loans on mortgage security	$19,200 00
Loans on stock, certificates or pass-book security	1,493 00
Withdrawals of running stock and dividends	11,560 74
Withdrawals of paid-up stock	1,600 00
Insurance and taxes paid for borrowers	92 45
Dividends on paid-up stock	2,597 90
Interest on deposits	20 46
Salaries of officers and directors	459 00
Office help, rent and legal services	54 92
All other expenses	53 57
Over-paid loans returned	77 20
Total	$37,209 24
Cash on hand	5,178 73
Total	$42,387 97

PROFIT AND LOSS—EARNINGS.

Interest	$4,044 44
Premium	705 62
Fines	256 25
Transfer fees	1 60
Pass-books and initiation fees	11 25
Transferred from undivided profit fund	70 00
Rent of safe deposit boxes	6 00
Total	$5,095 16

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,384 11
Dividends on mortgage loan credits	121 21
Dividends on paid-up stock	2,729 00
Reserve fund credit	222 89
Interest on deposits	20 46
Salaries of officers and directors	459 00
Office help, rent and legal services	54 92
All other expenses	53 57
Furniture and fixtures	50 00
Total	$5,095 16

Number of shares of stock in force	2,093
Capital subscribed and in force	$209,300 00
Number of stockholders	251
Number of depositors	6
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid up stock	7
Rate per cent. interest paid on deposits	4

Number of shares loaned upon	754
Par value of each share	$100 00
Number of borrowers	113
Rate per cent. premium charged	Highest bidder
Plan of Association	Permanent

GERMAN SAVINGS, BUILDING AND LOAN COMPANY
OF MARIETTA, WASHINGTON COUNTY.

Incorporated, May 24, 1894. Authorized capital, $1,000,000.00.

President, Jacob Rech.
Address, Marietta.

Secretary, Frank K. Schafer.
Address, Marietta.
Attorney, A. L. Smith.
Address, Marietta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$15,098 50
Loans on mortgage security	365,700 00
Loans on stock, certificates or passbook security	200 00
Furniture and fixtures	292 78
Real estate sold on contract	6,198 85
Total	$387,490 13

LIABILITIES.

Running stock and dividends	$49,927 22
Credits on mortgage loans	55,932 48
Credits on real estate sold on contract	460 73
Paid-up stock and dividends	242,064 10
Reserve fund	16,827 70
Undivided profit fund	773 47
Borrowed money and accrued interest	21,000 00
Contingent profit on real estate sold on contract	504 43
Total	$387,490 13

RECEIPTS.

Dues on running stock	$18,528 97
Paid-up stock	74,000 00
Credits on mortgage loans	18,110 05
Loans on mortgage security repaid	51,463 86
Borrowed money	30,100 00
Real estate sold on contract	316 67
Insurance and taxes refunded by borrowers	101 84
Interest	19,862 10
Other receipts	55 00
Total	$212,538 49
Cash on hand at close of last fiscal year	17,931 40
Total	$230,469 89

DISBURSEMENTS.

Loans on mortgage security	$66,500 00
Loans on stock, certificates or passbook security	200 00
Withdrawals of running stock and dividends	17,975 01
Withdrawals of paid-up stock	97,800 00
Borrowed money	14,100 00
Insurance and taxes paid for borrowers	101 84
Real estate (purchase price)	1,425 00
Dividends on paid-up stock	13,635 00
Interest on borrowed money	873 86
Taxes	4 37
Salaries of officers and directors and attorney	2,190 00
Office rent and legal services	165 00
All other expenses	347 75
From reserve	53 56
Total	$215,371 39
Cash on hand	15,098 50
Total	$230,469 89

PROFIT AND LOSS—EARNINGS.

Interest	$19,862 10
Other earnings	55 00
Total	$19,917 10

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,143 86
Dividends on paid-up stock	13,043 70
Reserve fund credit	816 80
Undivided profit credit	299 23
Interest on borrowed money	873 86
Salaries of officers and directors and attorney	2,190 00
Office rent and legal services	165 00
All other expenses	347 75
Taxes	4 37
Depreciation furniture and fixtures	32 53
Total	$19,917 10

Number of shares of stock in force	6,743
Capital subscribed and in force	$674,300 00
Number of stockholders	578
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5.40

Number of shares loaned upon	3,659
Par value of each share	$100 00
Number of borrowers	222
Plan of Association	Permanent

PIONEER CITY BUILDING AND LOAN COMPANY
OF MARIETTA, WASHINGTON COUNTY.

Incorporated, July 18, 1893.
President, W. H. H. Jett.
Address, Marietta.

Authorized capital, $2,000,000.00.
Secretary, Fred W. Torner.
Address, Marietta.
Attorney, J. C. Brenan.
Address, Marietta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$11,418 12
Loans on mortgage security	345,816 49
Loans on stock, certificates or pass-book security	1,140 00
Furniture and fixtures	691 95
Real estate	9,457 51
Real estate sold on contract	6,284 53
Real estate—office building	15,548 60
Due from borrowers for insurance and taxes	75 55
War Saving Stamps	534 92
Liberty bonds	750 00
Total	$391,717 67
Interest due and uncollected	$1,868 83

RECEIPTS.

Dues on running stock	$18,592 99
Paid up stock	27,800 00
Deposits	83,019 64
Loans on mortgage security repaid	94,916 23
Loans on stock, certificates or pass-book security	2,604 80
Borrowed money	10,000 00
Real estate sold	175 00
Real estate sold on contract	198 33
Insurance and taxes refunded by borrowers	319 07
Interest	24,050 56
Fines	11 69
Rents from company's real estate	1,164 45
Sale of bonds	8,950 00
War Saving Stamps	1,049 23
Total	$272,851 99
Cash on hand at close of last fiscal year	6,446 99
Total	$279,298 98

PROFIT AND LOSS—EARNINGS.

Interest	$24,050 56
Fines	11 69
Rent from company's real estate	1,164 45
Total	$25,226 70

Number of shares of stock in force	7,726
Capital subscribed and in force	$772,600 00
Number of stockholders	936
Number of depositors	353
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5
Rate per cent. interest paid on deposits	5

LIABILITIES.

Running stock and dividends	$58,823 47
Paid-up stock and dividends	194,942 25
Deposits and accrued interest	123,282 08
Reserve fund	6,669 87
Undivided profit fund	1,000 00
Borrowed money and accrued interest	7,000 00
Total	$391,717 67
Interest due and uncollected	$1,868 83

DISBURSEMENTS.

Loans on mortgage security	$64,625 62
Loans on stock, certificates or pass-book security	3,744 80
Withdrawals of running stock and dividends	26,246 60
Withdrawals of paid-up stock	57,200 00
Withdrawals of deposits	69,840 62
Borrowed money	8,000 00
Insurance and taxes paid for borrowers	355 54
Real estate—purchase price	5,757 04
Real estate on contract	100 00
Dividends on paid-up stock	10,953 35
Interest on deposits	5,711 09
Interest on borrowed money	257 57
Repairs on company's real estate	159 28
Taxes	208 31
Salaries of officers and directors	2,068 00
Office help, rent and legal services	65 00
All other expenses	1,160 90
War Saving Stamps	1,584 15
Reserve fund	52 04
Bonds purchased	9,700 00
Furniture and fixtures	90 95
Total	$267,880 86
Cash on hand	11,418 12
Total	$279,298 98

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$2,684 89
Dividends on mortgage loan credits	680 80
Dividends on paid-up stock	10,134 10
Reserve fund credit	1,593 84
Undivided profit credit	265 29
Interest on deposits	5,874 72
Interest on borrowed money	257 57
Salaries of officers and directors	2,068 00
Office help, rent and legal services	65 00
All other expenses	1,160 90
Taxes	208 31
Repairs on company's real estate	159 28
Furniture and fixtures	74 00
Total	$25,226 70

Number of shares loaned upon	4,459
Par value of each share	$100 00
Number of borrowers	327
Plan of Association	Permanent

WASHINGTON COUNTY SAVINGS, LOAN AND BUILDING COMPANY

OF MARIETTA, WASHINGTON COUNTY.

Incorporated, April 10, 1890.

Authorized capital, $5,000,000.00.

President, B. A. Plumer.
Address, Marietta.
Secretary, W. A. Patterson.
Address, Marietta.

Attorney, Asa E. Ward.
Address, Marietta.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$15,537 53
Loans on mortgage security	409,500 00
Loans on stock, certificates or pass-book security	1,500 00
Furniture and fixtures	700 00
Real estate	34,797 81
Real estate sold on contract	3,550 00
Real estate—office building	13,742 40
Total	$479,327 74
Interest due and uncollected	$2,877 48

LIABILITIES.

Running stock and dividends	$90,292 73
Credits on mortgage loans	113,822 03
Credits on other loans	623 91
Credits on real estate sold on contract	762 59
Paid-up stock and dividends	242,787 25
Reserve fund	20,234 55
Undivided profit fund	9,997 68
Contingent profit on real estate sold on contract	807 00
Total	$479,327 74
Interest due and uncollected	$2,877 48

RECEIPTS.

Dues on running stock	$10,624 87
Paid-up stock	4,900 00
Credits on mortgage loans	21,612 08
Loans on mortgage security repaid	81,563 71
Real estate sold	1,066 00
Real estate sold on contract	794 19
Interest	25,948 09
Premium	103 06
Fines	601 75
Pass-books and initiation fees	3 75
Rents from company's real estate	1,545 60
Gas pipe and junk sold	33 60
Total	$148,796 70
Cash on hand at close of last fiscal year	11,693 20
Total	$160,489 90

DISBURSEMENTS.

Loans on mortgage security	$79,400 00
Loans on stock, certificates or pass-book security	300 00
Withdrawals of running stock and dividends	19,448 94
Withdrawals of paid-up stock	28,300 00
Dividends on paid-up stock	14,490 50
Repairs on company's real estate	326 20
Taxes	543 76
Salaries of officers and directors	1,700 00
Office help, rent and legal services	55 00
All other expenses	387 97
Total	$144,952 37
Cash on hand	15,537 53
Total	$160,489 90

PROFIT AND LOSS—Earnings.

Interest	$25,948 09
Premium	103 06
Fines	601 75
Pass-books and initiation fees	3 75
Rent from company's real estate	1,545 60
Profit on real estate	307 57
Gas pipe and junk sold	33 60
Forfeited on contracts	295 42
Total	$28,838 84

PROFIT AND LOSS—Distribution.

Dividends on running stock	$4,711 42
Dividends on mortgage loan credits	5,244 85
Dividends on paid-up stock	13,043 25
Reserve fund credit	1,400 00
Undivided profit credit	1,386 39
Salaries of officers and directors	1,700 00
Office help, rent and legal services	55 00
All other expenses	387 97
Taxes	543 76
Repairs on company's real estate	326 20
Furniture and fixtures	40 00
Total	$28,838 84

Number of shares of stock in force	7,696
Capital subscribed and in force	$769,600 00
Number of stockholders	733
Rate per cent. interest charged	6.24
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	4,110
Par value of each share	$100 00
Number of borrowers	311
Plan of Association	Permanent

HOME BUILDING AND LOAN COMPANY

OF WOOSTER, WAYNE COUNTY.

Incorporated, September 1, 1905. Authorized capital, $100,000.00.

President, David W. Musselman. Address, Wooster.

Secretary, Weston T. Peckinpaugh. Address, Wooster.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$41,079 08
Loans on mortgage security	440,160 58
Loans on stock, certificates or pass-book security	7,000 00
Bonds	5,600 00
Total	$493,839 66

LIABILITIES.

Credits on mortgage loans	$97,660 24
Paid-up stock and dividends	62,904 49
Deposits and accrued interest	330,687 17
Reserve fund	1,858 17
Undivided profit fund	729 09
Total	$493,839 66

RECEIPTS.

Paid-up stock	$11,200 00
Deposits	310,430 94
Credits on mortgage loans	16,319 04
Loans on mortgage security repaid	82,588 91
Loans on stock, certificates or pass-book security	2,238 14
Interest	20,891 47
Miscellaneous	32 00
Total	$443,700 50
Cash on hand at close of last fiscal year	33,653 52
Total	$477,354 02

DISBURSEMENTS.

Loans on mortgage security	$112,422 00
Loans on stock, certificates or pass-book security	7,800 00
Withdrawals of paid-up stock	5,600 00
Withdrawals of deposits	295,659 67
Dividends on paid-up stock	2,937 12
Interest on deposits	2,848 69
Salaries of officers and directors	2,600 00
Office help, rent and legal services	450 00
All other expenses	357 46
Bonds purchased	5,600 00
Total	$436,274 94
Cash on hand	41,079,08
Total	$477,354 02

PROFIT AND LOSS—EARNINGS.

Interest	$20,891 47
Transferred from undivided profit fund	224 04
Miscellaneous	32 00
Total	$21,147 51

PROFIT AND LOSS—DISTRIBUTION.

Dividends on paid-up stock	$3,253 29
Reserve fund credit	170 00
Undivided profit credit	82 33
Interest on deposits	14,234 43
Salaries of officers and directors	2,600 00
Office help, rent and legal services	450 00
All other expenses	357 46
Total	$21,147 51

Number of shares of stock in force	612
Capital subscribed and in force	$61,200 00
Number of stockholders	66
Number of depositors	1,041
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5½
Rate per cent. interest paid on deposits	5

Par value of each share	$100 00
Number of borrowers	367
Plan of Association	Permanent

PEOPLES' SAVINGS AND LOAN COMPANY
OF WOOSTER, WAYNE COUNTY.

Incorporated, April 27, 1892. Authorized capital, $5,000,000.00.

President, Chas. M. Gray.
Address, Wooster.
Treasurer, S. H. Boyd.
Address, Wooster.

Secretary, J. W. Hooke.
Address, Wooster.
Attorney, W. F. Kean.
Address, Wooster.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 29, 1918.

ASSETS.

Cash on hand	$184,707 13
Loans on mortgage security	2,636,570 67
Loans on stock, certificates or pass-book security	92,356 05
Furniture and fixtures	500 00
Real estate—office building	13,599 25
Due from borrowers for insurance and taxes	74 57
Bonds	68,492 50
Deposits in other building and loan associations	15,000 00
Total	$3,011,300 17
Interest due and uncollected	$1,824 44

RECEIPTS.

Dues on running stock	$839,940 14
Paid-up stock	95,100 00
Deposits	58,511 82
Loans on mortgage security repaid	465,299 74
Loans on stock, certificates or pass-book security	122,241 71
Unfinished building account	27,964 53
Borrowed money	136,000 00
Deposits from other building and loan associations	75,000 00
Deposits from other financial institutions	15,000 00
Insurance and taxes refunded by borrowers	30 74
Interest	181,643 96
Rents from company's real estate	362 50
Sale of bonds	47,007 50
U. S. Treasury certificates	20,000 00
Total	$2,084,102 64
Cash on hand at close of last fiscal year	69,076 49
Total	$2,153,179 13

PROFIT AND LOSS—EARNINGS.

Interest	$181,643 96
Rent from company's real estate	362 50
Total	$182,006 46

Number of shares of stock in force	51,770
Capital subscribed and in force	$5,177,000 00
Number of stockholders	5,568
Number of depositors	63
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	4, 5, 5½ and 6

LIABILITIES.

Running stock and dividends	$2,189,769 89
Paid-up stock and dividends	371,134 89
Deposits and accrued interest	57,900 09
Reserve fund	42,050 00
Undivided profit fund	21,951 59
Due borrowers on unfinished buildings	4,993 71
Deposits from other building and loan associations	232,000 00
Deposits from other financial institutions	91,500 00
Total	$3,011,300 17
Interest due and uncollected	$1,824 44

DISBURSEMENTS.

Loans on mortgage security	$669,310 00
Loans on stock, certificates or pass-book security	166,363 49
Unfinished building account	29,229 00
Withdrawals of running stock and dividends	494,667 33
Withdrawals of paid-up stock	117,300 00
Withdrawals of deposits	25,512 44
Borrowed money	136,000 00
Deposits in other building and loan associations	15,000 00
Insurance and taxes paid for borrowers	33 19
Real estate—office building	500 00
Furniture and fixtures	538 05
Dividends on paid-up stock	21,926 21
Interest on deposits	20,914 47
Interest on borrowed money	384 23
Repairs on company's real estate	183 75
Taxes	173 91
Salaries of officers and directors	7,312 50
Office help, rent and legal services	4,062 76
All other expenses	8,560 67
Deposits by other building and loan associations withdrawn	113,000 00
Deposits by other financial institutions withdrawn	5,000 00
Bonds purchased	112,500 00
U. S. Treasury certificates	20,000 00
Total	$1,968,472 00
Cash on hand	184,707 13
Total	$2,153,179 13

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$107,237 50
Dividends on paid-up stock	21,601 09
Reserve fund credit	7,050 00
Undivided profit credit	4,450 19
Interest on deposits	20,951 81
Interest on borrowed money	384 23
Salaries of officers and directors	7,312 50
Office help, rent and legal services	4,062 76
All other expenses	8,560 67
Taxes	173 91
Repairs on company's real estate	183 75
Furniture and fixtures	38 05
Total	$182,006 46

Number of shares loaned upon	26,264
Par value of each share	$100 00
Number of borrowers	1,777
Plan of Association	Permanent

WAYNE BUILDING AND LOAN COMPANY

OF WOOSTER, WAYNE COUNTY.

Incorporated, March 30, 1899.

Authorized capital, $10,000,000.00.

President, Charles E. Thorne.
Address, Wooster.
Treasurer, W. A. Wilson.
Address, Wooster.

Secretary, Joseph G. Sanborn.
Address, Wooster.
Attorney, Ross W. Funck.
Address, Wooster.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$152,670 26
Loans on mortgage security	3,971,848 79
Furniture and fixtures	4,000 00
Real estate sold on contract	1,968 21
Real estate—office building	24,000 00
Bonds—Liberty	65,000 00
Deposits in other building and loan associations	20,000 00
Deposits in other financial institutions	80,000 00
Total	$4,319,487 26

LIABILITIES.

Running stock and dividends	$2,930,853 13
Paid-up stock and dividends	1,252,700 00
Reserve fund	90,000 00
Undivided profit fund	45,934 13
Total	$4,319,487 26

RECEIPTS.

Dues on running stock	$1,149,321 27
Paid-up stock	392,500 00
Loans on mortgage security repaid	892,418 83
Loans on stock, certificates or passbook security	34,792 61
Borrowed money	50,000 00
Real estate sold on contract	294 00
Interest	272,009 13
Rents from company's real estate	565 25
Deposits in other building and loan associations withdrawn	10,000 00
Deposits in other financial institutions withdrawn	110,000 00
Other receipts	249 82
Total	$2,912,150 91
Cash on hand at close of last fiscal year	130,446 42
Total	$3,042,597 33

DISBURSEMENTS.

Loans on mortgage security	$1,639,540 66
Loans on stock, certificates or passbook security	34,792 61
Withdrawals of running stock and dividends	677,746 18
Withdrawals of paid-up stock	176,700 00
Borrowed money	50,000 00
Deposits in other building and loan associations	15,000 00
Deposits in other financial institutions	130,000 00
Real estate (purchase price)—office building	6,634 71
Dividends on paid-up stock	68,442 25
Interest on Liberty bonds	207 83
Interest on borrowed money	200 00
Taxes	117 50
Salaries of officers and directors	7,749 00
Office help, rent and legal services	2,343 95
All other expenses	9,794 04
Bonds purchased—Liberty	65,000 00
Furniture and fixtures	5,658 34
Total	$2,889,927 07
Cash on hand	152,670 26
Total	$3,042,597 33

PROFIT AND LOSS—EARNINGS.

Interest	$272,009 13
Rents from company's real estate	565 25
Expense	249 82
Total	$272,824 20

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$148,661 83
Dividends on paid-up stock	68,442 25
Reserve fund credit	25,997 73
Undivided profit credit	7,309 88
Interest on Liberty bonds	207 83
Interest on borrowed money	200 00
Salaries of officers and directors	7,749 00
Office help, rent and legal services	2,343 95
All other expenses	9,794 04
Taxes	117 50
Furniture and fixtures	1,658 34
Office building	341 85
Total	$272,824 20

Number of shares of stock in force	81,553
Capital subscribed and in force	$8,155,300 00
Number of stockholders	8,657
Rate per cent. interest charged	7
Rate per cent. dividend declared to running and paid-up stock	6

Number of shares loaned upon	39,718
Par value of each share	$100 00
Number of borrowers	2,940
Plan of Association	Permanent

HOME SAVINGS, LOAN AND BUILDING ASSOCIATION COMPANY

OF BRYAN, WILLIAMS COUNTY.

Incorporated, August 19, 1889.

Authorized capital, $1,000,000.00.

President, C. S. Roe.
Address, Bryan.
Treasurer, Fred Yunck.
Address, Bryan.

Secretary, John B. White.
Address, Bryan.
Attorney, John B. White.
Address, Bryan.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$12,676 30
Loans on mortgage security	312,641 25
Loans on stock, certificates or pass-book security	1,230 00
Real estate sold on contract	300 00
Due from borrowers for insurance and taxes	144 05
Bonds	5,000 00
Total	$331,991 60
Interest due and uncollected	$1,067 53

LIABILITIES.

Credits on real estate sold on contract	$248 07
Paid-up stock and dividends	164,211 00
Deposits and accrued interest	148,885 94
Reserve fund	10,663 97
Undivided profit fund	7,802 62
Contingent profit on real estate sold on contract	180 00
Total	$331,991 60
Interest due and uncollected	$1,067 53

RECEIPTS.

Paid-up stock	$4,400 00
Deposits	190,386 43
Loans on mortgage security repaid	62,299 46
Loans on stock, certificates or pass-book security	260 00
Real estate sold on contract	49 00
Insurance and taxes refunded by borrowers	235 20
Interest	20,404 67
Interest other than mortgage loans	628 56
Deposits in other financial institutions withdrawn	18,000 00
Total	$296,663 32
Cash on hand at close of last fiscal year	23,941 43
Total	$320,604 75

DISBURSEMENTS.

Loans on mortgage security	$70,172 35
Loans on stock, certificates or pass-book security	645 00
Withdrawals of paid-up stock	5,200 00
Withdrawals of deposits	186,988 48
Deposits in other financial institutions	18,000 00
Insurance and taxes paid for borrowers	103 43
Dividends on paid-up stock	13,245 00
Interest on deposits	5,233 62
Salaries of officers and directors	2,324 50
Rent	400 00
All other expenses	616 07
Bonds purchased	5,000 00
Total	$307,928 45
Cash on hand	12,676 30
Total	$320,604 75

PROFIT AND LOSS—Earnings.

Interest	$20,404 67
Interest other than mortgage loans	628 56
Transferred from undivided profit fund	1,095 64
Total	$22,128 87

PROFIT AND LOSS—Distribution.

Dividends on paid-up stock	$12,636 00
Reserve fund credit	675 00
Undivided profit credit	243 68
Interest on deposits	5,233 62
Salaries of officers and directors	2,324 50
Rent	400 00
All other expenses	616 07
Total	$22,128 87

Number of shares of stock in force	1,579
Capital subscribed and in force	$157,850 00
Number of stockholders	171
Number of depositors	521
Rate per cent. interest charged	5½ to 8
Rate per cent. dividend declared to running and paid-up stock	8
Rate per cent. interest paid on deposits	4

Par value of each share	$100 00
Number of borrowers	280
Plan of Association	Permanent

FIDELITY BUILDING AND LOAN ASSOCIATION

OF MONTPELIER, WILLIAMS COUNTY.

Incorporated, March 22, 1892. Authorized capital, $500,000.00.

President, William Drake.
Address, Montpelier.

Secretary, J. D. Hill.
Address, Montpelier.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$5,643 10
Loans on mortgage security	155,390 00
Bonds	3,000 00
Total	$164,033 10
Interest due and uncollected	$441 40

LIABILITIES.

Running stock and dividends	$31,408 21
Credits on mortgage loans	33,975 98
Paid-up stock and dividends	66,847 00
Deposits and accrued interest	15,054 85
Reserve fund	8,000 00
Undivided profit fund	1,072 06
Deposits from other financial institutions and interest	7,675 00
Total	$164,033 10
Interest due and uncollected	$441 40

RECEIPTS.

Dues on running stock	$3,054 77
Deposits	8,150 00
Credits on mortgage loans	21,255 95
Loans on mortgage security repaid	18,350 00
Deposits from other financial institutions	5,000 00
Interest	7,659 40
Sale of bonds	1,000 00
Total	$64,470 12
Cash on hand at close of last fiscal year	13,062 30
Total	$77,532 42

DISBURSEMENTS.

Loans on mortgage security	$39,500 00
Withdrawals of running stock and dividends	20,161 55
Withdrawals of paid-up stock	700 00
Withdrawals of deposits	3,300 00
Dividends on paid-up stock	4,152 00
Interest on deposits	881 85
Taxes	127 01
Salaries of officers and directors	500 00
All other expenses	66 91
Deposits by other financial institutions withdrawn	2,500 00
Total	$71,889 32
Cash on hand	5,643 10
Total	$77,532 42

PROFIT AND LOSS—EARNINGS.

Interest	$7,659 40
Transferred from undivided profit fund	166 59
Total	$7,825 99

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,749 12
Dividends on paid-up stock	3,915 00
Reserve fund credit	500 00
Interest on deposits	967 95
Salaries of officers and directors	500 00
All other expenses	66 91
Taxes	127 01
Total	$7,825 99

Number of shares of stock in force	2,831
Capital subscribed and in force	$283,100 00
Number of stockholders	269
Number of depositors	17
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5, 6

Number of shares loaned upon	1,564
Par value of each share	$100 00
Number of borrowers	81
Plan of Association	Permanent

BLOOMDALE BUILDING AND LOAN COMPANY

OF BLOOMDALE, WOOD COUNTY.

Incorporated, July 1, 1894. Authorized capital, $300,000.

President, George M. Book.
Address, Bloomdale.
Treasurer, O. F. Campbell.
Address, Bloomdale.

Secretary, C. J. Linhart.
Address, Bloomdale.
Attorney, George E. Reed.
Address, Fostoria.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$12,359 33
Loans on mortgage security	100,725 00
Furniture and fixtures	175 00
Real estate	3,054 01
Real estate sold on contract	2,720 00
Due from borrowers for insurance and taxes	148 99
Deposits in other building and loan associations	2,500 00
Total	$121,682 33
Interest due and uncollected	$2,961 02

LIABILITIES.

Running stock and dividends	$87,501 87
Credits on mortgage loans	22,166 86
Credits on real estate sold on contract	274 82
Paid-up stock and dividends	8,000 00
Reserve fund	2,928 78
Undivided profit fund	600 00
Contingent profit on real estate sold on contract	210 00
Total	$121,682 33
Interest due and uncollected	$2,961 02

RECEIPTS.

Dues on running stock	$2,729 21
Credits on mortgage loans	19,142 16
Real estate sold	703 50
Real estate sold on contract—	452 71
Insurance and taxes refunded by borrowers	23 79
Interest	6,233 18
Rents from company's real estate	49 50
Deposits in other building and loan associations withdrawn	2,500 00
Total	$49,834 05
Cash on hand at close of last fiscal year	15,723 93
Total	$65,557 98

DISBURSEMENTS.

Loans on mortgage security	$15,875 00
Withdrawals of running stock and dividends	34,174 43
Withdrawals of paid-up stock	500 00
Insurance and taxes paid for borrowers	129 98
Real estate on contract	500 00
Dividends on paid-up stock	412 50
Repairs on company's real estate	110 32
Taxes	57 85
Salaries of officers and directors	875 00
Office help, rent and legal services	128 85
All other expenses	231 22
Loss on company's real estate	203 50
Total	$53,198 65
Cash on hand	12,359 33
Total	$65,557 98

PROFIT AND LOSS—EARNINGS.

Interest	$6,233 18
Rent from company's real estate	49 50
Transferred from undivided profit fund	240 41
Contingent profit on real estate	222 40
Total	$6,745 49

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$4,066 38
Dividends on mortgage loan credits	169 86
Dividends on paid-up stock	412 50
Reserve fund credit	411 10
Undivided profit credit	240 41
Salaries of officers and directors	875 00
Office help, rent and legal services	128 85
All other expenses	231 22
Taxes	57 85
Repairs on company's real estate	110 32
Furniture and fixtures	42 00
Total	$6,745 49

Number of shares of stock in force	2,081
Capital subscribed and in force	$208,125 00
Number of stockholders	476
Rate per cent. interest charged	7 4/5
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	1,007¼
Par value of each share	$100 00
Number of borrowers	147
Plan of Association	Permanent

EQUITABLE BUILDING AND LOAN COMPANY

OF BOWLING GREEN, WOOD COUNTY.

Incorporated, February 4, 1889.

Authorized capital, $500,000.00.

President, W. R. Harrington.
Address, Bowling Green.

Secretary, C. B. Eberly.
Address, Bowling Green.
Attorney, Robert Dunn.
Address, Bowling Green.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING MARCH 1, 1918.

ASSETS.

Cash on hand	$10,361 11
Loans on mortgage security	143,130 63
Furniture and fixtures	978 03
Real estate— office building	9,945 99
Total	$164,415 76
Interest due and uncollected	$134 26

LIABILITIES.

Running stock and dividends	$148,294 98
Paid-up stock and dividends	7,466 72
Reserve fund	5,534 75
Undivided profit fund	119 31
Borrowed money and accrued interest	3,000 00
Total	$164,415 76
Interest due and uncollected	$134 26

RECEIPTS.

Dues on running stock	$45,575 45
Loans on mortgage security repaid	26,557 85
Loans on stock, certificates or passbook security	1,647 00
Borrowed money	8,000 00
Interest	9,317 78
Rents from company's real estate	420 00
Total	$91,518 08
Cash on hand at close of last fiscal year	6,223 58
Total	$97,741 66

DISBURSEMENTS.

Loans on mortgage security	$26,403 40
Loans on stock, certificates or passbook security	1,647 00
Withdrawals of running stock and dividends	44,061 30
Withdrawals of paid-up stock	2,600 00
Borrowed money	10,000 00
Dividends on paid-up stock	465 00
Interest on borrowed money	221 33
Taxes	128 52
Salaries of officers and directors	958 00
Office help, rent and legal services	255 00
All other expenses	559 92
Furniture and fixtures	81 08
Total	$87,380 55
Cash on hand	10,361 11
Total	$97,741 66

PROFIT AND LOSS—EARNINGS.

Interest	$9,317 78
Rents from company's real estate	420 00
Transferred from undivided profit fund	295 69
Total	$10,033 47

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$6,772 00
Dividends on mortgage loan credits	255 49
Dividends on paid-up stock	360 00
Reserve fund credit	379 75
Undivided profit credit	40 41
Interest on borrowed money	221 33
Salaries of officers and directors	958 00
Office help, rent and legal services	255 00
All other expenses	559 92
Taxes	128 52
Furniture and fixtures	103 05
Total	$10,033 47

Number of shares of stock in force	1,690
Capital subscribed and in force	$338,000 00
Number of stockholders	543
Rate per cent. interest charged	6
Rate per cent. dividend declared to running and paid-up stock	5

Number of shares loaned upon	912
Par value of each share	$200 00
Number of borrowers	135
Plan of Association	Permanent

HOME SAVINGS AND BUILDING ASSOCIATION
OF NORTH BALTIMORE, WOOD COUNTY.

Incorporated, May 25, 1888. Authorized capital, $300,000.00.

President, F. P. Clark.
Address, North Baltimore.
Treasurer, G. B. Smith.
Address, North Baltimore.

Secretary, G. B. Fulton.
Address, North Baltimore.
Attorney, W. H. McMillen.
Address, North Baltimore.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1918.

ASSETS.

Cash on hand	$2,728 96
Loans on mortgage security	42,546 87
Furniture and fixtures	171 81
Real estate	1,040 20
Real estate sold on contract	4,492 55
Total	$50,980 39
Interest due and uncollected	$176 30

LIABILITIES.

Running stock and dividends	$17,828 87
Paid-up stock and dividends	17,500 00
Deposits and accrued interest	8,650 83
Reserve fund	2,568 33
Undivided profit fund	2,438 97
Borrowed money and accrued interest	1,000 00
Contingent profit on real estate sold on contract	993 39
Total	$50,980 39
Interest due and uncollected	$176 30

RECEIPTS.

Dues on running stock	$3,845 95
Paid-up stock	1,100 00
Deposits	10,404 03
Loans on mortgage security repaid	6,862 02
Borrowed money	3,500 00
Real estate sold on contract	521 75
Interest	3,776 04
Rents from company's real estate	209 00
Taxes refunded	9 11
Total	$30,227 90
Cash on hand at close of last fiscal year	5,254 98
Total	$35,482 88

DISBURSEMENTS.

Loans on mortgage security	$11,570 00
Withdrawals of running stock and dividends	5,048 50
Withdrawals of paid-up stock	2,500 00
Withdrawals of deposits	8,850 12
Borrowed money	2,500 00
Dividends on paid-up stock	1,090 67
Interest on deposits	372 46
Interest on borrowed money	93 00
Repairs on company's real estate	216 73
Taxes	63 96
Salaries of officers and directors	274 00
Office help, rent and legal services	84 00
All other expenses	70 48
Furniture and fixtures	20 00
Total	$32,753 92
Cash on hand	2,728 96
Total	$35,482 88

PROFIT AND LOSS—EARNINGS.

Interest	$3,776 04
Rents from company's real estate	209 00
Taxes refunded	9 11
Surplus in Cert. Deposit Fund (error)	18 25
Total	$4,012 40

PROFIT AND LOSS—DISTRIBUTION.

Dividends on running stock	$1,008 80
Dividends on paid-up stock	1,090 67
Reserve fund credit	200 00
Undivided profit credit	519 20
Interest on deposits	372 46
Interest on borrowed money	93 00
Salaries of officers and directors	274 00
Office help, rent and legal services	84 00
All other expenses	70 48
Taxes	63 96
Repairs on company's real estate	216 73
Furniture and fixtures	19 10
Total	$4,012 40

Number of shares of stock in force	828
Capital subscribed and in force	$82,800 00
Number of stockholders	206
Number of depositors	15
Rate per cent. interest charged	8
Rate per cent. dividend declared to running and paid-up stock	6
Rate per cent. interest paid on deposits	5

Number of shares loaned upon	431
Par value of each share	$100 00
Number of borrowers	116
Plan of Association	Permanent

FIRST BUILDING AND LOAN ASSOCIATION COMPANY

OF UPPER SANDUSKY, WYANDOT COUNTY.

Incorporated, August, 1892. **Authorized capital, $200,000.00.**

President, H. Von Blon.
Address, Upper Sandusky.
Treasurer, M. H. Brinkerhoff.
Address, Upper Sandusky.

Secretary, W. A. Gipson.
Address, Upper Sandusky.
Attorney, D. C. Parker.
Address, Upper Sandusky.

FINANCIAL STATEMENT FOR THE FISCAL YEAR ENDING DECEMBER 31, 1917.

ASSETS.

Cash on hand	$9,301 95
Loans on mortgage security	48,167 00
Loans on stock, certificates or pass-book security	1,175 00
Total	$58,643 95
Interest due and uncollected	$21 84

LIABILITIES.

Running stock and dividends	$41,986 67
Credits on mortgage loans	14,360 72
Reserve fund	2,172 20
Undivided profit fund	124 36
Total	$58,643 95
Interest due and uncollected	$21 84

RECEIPTS.

Dues on running stock	$12,342 75
Credits on mortgage loans	3,838 60
Loans on mortgage security repaid	13,251 00
Loans on stock, certificates or pass-book security	883 00
Interest	3,597 86
Pass-books and initiation fees	57 75
Total	$33,970 96
Cash on hand at close of last fiscal year	4,790 07
Total	$38,761 03

DISBURSEMENTS.

Loans on mortgage security	$9,400 00
Loans on stock, certificates or pass-book security	1,868 00
Withdrawals of running stock and dividends	13,860 42
Withdrawals of mortgage credits	3,684 64
Salaries of officers and directors	560 00
All other expenses	86 02
Total	$29,459 08
Cash on hand	9,301 95
Total	$38,761 03

PROFIT AND LOSS—Earnings.

Interest	$3,597 86
Pass-books and initiation fees	57 75
Transferred from undivided profit fund	32 48
Total	$3,688 09

PROFIT AND LOSS—Distribution.

Dividends on running stock	$2,093 27
Dividends on mortgage loan credits	700 97
Reserve fund credit	150 48
Undivided profit credit	97 35
Salaries of officers and directors	560 00
All other expenses	86 02
Total	$3,688 09

Number of shares of stock in force	1,603
Capital subscribed and in force	$160,300 00
Number of stockholders	173
Rate per cent. interest charged	6, 7
Rate per cent. dividend declared to running and paid-up stock	5½

Number of shares loaned upon	433
Par value of each share	$100 00
Number of borrowers	52
Plan of Association	Permanent

INDEX

A

Assets—

Page

Comparative table—by associations..... XX to XXXVII
Comparative table—by cities..... VII
Comparative table—by counties.....XXXVIII to XLI
Consolidated statement of..... XVI-XVII
Increase or decrease in—by cities..... VIII

Associations—

By counties .....XXXVIII to XL
Ceased doing business during year ending June 30, 1918..... XII
Changing names during year ending June 30, 1918..... XIV
First reports filed during year ending June 30, 1918..... XIII
Incorporated during year ending June 30, 1918..... IX
Increased capital stock during year ending June 30, 1918..... X
Decreased capital stock during year ending June 30, 1918..... XI
In liquidation during year ending June 30, 1918..... XII
Unauthorized, list of XVI

C

Capital stock—

Increases during year ending June 30, 1918..... X
Total authorized capital..... XV
Total capital subscribed and in force..... XV
Total capital stock paid in..... XV

D

Department of Building and Loan Associations—

Appropriations by legislature for year ending June 30, 1918..... V
Employes of, names and compensation, during year ending June 30, 1918..... VI
Expenses of, during year ending June 30, 1918..... VI
Receipts and disbursements of, for year ending June 30, 1918..... V

Disbursements, consolidated statement of.....XVII-XVIII

E

Page
Earnings, consolidated statement of, and distribution..... XVIII

F

Financial summary of annual statements..... XVII
First reports filed during year ending June 30, 1918..... XIII
Final reports filed during year ending June 30, 1918..... XII

L

Liabilities, consolidated statement of..... XVII

M

Miscellaneous statistics XV

P

Profit and loss, consolidated statement of..... XVIII

R

Receipts, consolidated statement of..... XVII

S

Summary of reports tabulated..... XVII

T

Table of—

Associations by counties, assets, increases and decreases.....XXXVIII to XL
Assets of associations compared with previous year..... XX to XXXVII

INDEX TO ASSOCIATIONS

	Page
A	
Ada—	
Home Savings and Loan Company.....	470
Adelphi—	
Colerain Building and Loan Company...	617
Akron—	
Akron Industrial Savings and Loan Co.	650
Akron Savings and Loan Company.....	651
Citizens' Savings and Loan Company...	652
Home Savings Company.....	653
Permanent Savings and Loan Co.....	654
Wm. H. Evans B. and L. Association....	655
Portage Savings and Loan Company.....	656
Alliance—	
Alliance Building and Savings Co.....	639
Industrial Savings and Loan Ass'n.....	640
Security Loan and Building Company..	641
Anna—	
Anna Building, Loan and Savings Co...	636
Arcanum—	
Arcanum Building and Loan Ass'n.....	147
Ashland—	
Ashland Building and Loan Company...	11
Ashtabula—	
Ashtabula County B. and S. Co.....	12
Harbor Building and Loan Company....	13
People's Building and Loan Company...	14
B	
Baltimore—	
Liberty Township L. and B. Co.....	161
Barberton—	
Great Northern Building and Loan Co..	657
Barnesville—	
Home Building and Loan Company.....	24
People's Building and Loan Company...	25
Batavia—	
Batavia Building and Loan Company...	61
Bellaire—	
Belmont Savings and Loan Company....	26
Buckeye Savings and Loan Company....	27
Bellefontaine—	
Bellefontaine Building and Loan Co....	517
Citizens' Building and Loan Company..	518
Savings, Building and Loan Company..	519
Bellevue—	
Industrial Savings and Loan Ass'n.....	487
Belpre—	
Belpre Building and Loan Company....	681
Berea—	
Suburban B., L. and S. Company.....	98
Bethel—	
Bethel Building and Loan Company....	62
Blanchester—	
People's Building and Loan Company..	74
Bloomdale—	
Bloomdale Building and Loan Co.....	690
Bloomingburg—	
Bloomingburg B. and L. Association....	168
Blue Ash—	
Blue Ash Building and Loan Co.....	206
Bowling Green—	
Equitable Building and Loan Co.....	691
Bradford—	
Bradford Building and Loan Ass'n.....	558
Brewster—	
Brewster Building and Loan Co.....	642
Bridgeport—	
Bridgeport, S., L. and B. Association..	28
Brookville—	
Brookville B. and S. Association.....	566
Bryan—	
Home S., L. and Bldg. Ass'n Co.....	688
Bucyrus—	
Bucyrus L. and B. Ass'n Company.....	93
People's Savings and Loan Co.....	94
Byesville—	
Byesville Loan and Building Co.....	202
C	
Cadiz—	
Cadiz Building and Loan Company.....	472
Harrison Building and Loan Co.....	473
Third Equitable B. and L. Company....	474
Caldwell—	
Caldwell Building and Loan Co.....	599
Cambridge—	
Cambridge Loan and Building Co.....	203
Guernsey Building and Loan Co.....	204
Camden—	
Camden Loan and Building Ass'n Co..	607
Canton—	
Citizens' Building and Loan Co.....	643
Dollar Loan and Savings Company.....	644
First Savings and Loan Company.....	645
First Workingmen's L. and B. Society..	646
Cardington—	
Morrow County B. and L. Co.....	591

	Page
Cedarville—	
Cedarville B. and L. Association	199
Celina—	
Mercer County B. and L. Ass'n Co	553
Centerburg—	
Centerburg B. and L. Ass'n Co	496
Cheviot—	
Cheviot Building and Loan Co	207
Chillicothe—	
East End Building and Loan Co	618
Fidelity Building and Loan Co	619
Mutual Loan and Savings Company	620
Cincinnati—	
Accommodation L. and B. Co	208
Active Building and Loan Company	209
Addison Building and Loan Co	210
Advance Building and Loan Co	211
Allemania L. and B. Ass'n No. 2	212
Alpha Building and Loan Company	213
Anderson Ferry B. and L. Company	214
Antonio Home L. and B. Company	215
Apollo Savings and Loan Company	216
Aragon B. and L. Company No. 2	217
Atlantic Building Association Co	218
Atlas Loan and Building Company	219
Aurora Loan and Building Company	220
Avondale Loan and Building Co	221
Avondale U. S. L. and B. Company	222
Baltimore Avenue L. and B. Co	223
Bank Street Building Association Co	224
Bavaria Building and Loan Company	225
Beekman Street B. and L. Company	226
Bellevue Building Association	227
Big Four Building and Savings Co	228
Bond Hill Building Association Co	229
Bon Ton Building and Loan Co	230
Bramble Building and Loan Co	231
Bremen Street Loan and Building Co	232
Burnet Woods B. and S. Company	233
Business Men's Building Association and Loan Company	234
Butchers' and Drovers' B. and S. Co	235
Cabinet Loan and Building Comapny	236
Calhoun Loan and Building Company	237
Calhoun Loan and Building Co. No. 2	238
Carlisle Building and Loan Co	239
Carthage Pike B. and L. Association	240
Carthage Savings and Loan Ass'n	241
Centennial Building Association	242
Central Building and Loan Co	243
Central Fairmount B. and L. Co	244
Central Hyde Park Savings and Loan Co.	245
Champion Building Association No. 2	246
Cincinnati Workingmen's Club Building and Loan Company	247
Cincinnatus L. and B. Company	248
Citizens' Building Association No. 2	249
Citizens' Gift Building and Loan Co	250
City Hall Loan and Building Co	251
Clark Street L. and B. Company	252
Cleveland Building Association Co	253
Clifton Heights L. and B. Company	254
Cincinnati—Continued.	
Clifton Heights No. 2 L. and B. Co	255
Clifton Mutual S. and B. Company	256
Clinton Loan and Building Company	257
Colerain Building and Loan Co	258
College Hill Loan and Building Co	259
College Hill Progressive B. and L. Co	260
Columbia B. and L. Association Co	261
Concordia Building Association	262
Congress Building Association Co	263
Corryville Building and Savings Co	264
Cottage Building and Loan Co	265
Court House Loan and Building Co	266
Court Street Market B. and S. Co	267
Cumminsville Loan and Building Co	268
Dayton Street Building Ass'n Co	269
Delta Loan Association Company	270
Deutscher Landwehr B. and S. Co	271
Dreman Avenue L. and B. Company	272
Eagle Savings and Loan Association	273
East End Loan Association Co	274
East Side Building and Loan Co	275
East Walnut Hills B. and L. Co	276
Elberon Building and Loan Ass'n	277
Elmore Loan and Building Company	278
Elm Street Industry Loan and B. Co	279
Enterprise Building Association Co	280
Ernst Station L. and B. Company	281
Evanston Building and Loan Co	282
Excellent L. and B. Association Co	283
Exposition Building and Loan Co	284
Extension Loan and Building Co	285
Family Building Association No. 1	286
Finance Loan and Savings Company	287
Findlay Loan and Building Co. No. 3	288
Findlay Market No. 2 L. and B. Co	289
First Ward B. and L. Ass'n Co	290
Fischmann Loan and Building Co	291
Fortschritt Bau Verein	292
Forward Building and Loan Co	293
Foundation Building and Loan Co	294
Fourth Street Savings Association	295
Fourth Ward Building and Loan Co	296
Fulton B. and S. Association No. 4	297
Fundamental Loan and Building Co	298
Garden Deposit and Loan Company	299
Garfield No. 1 L. and B. Company	300
Garfield No. 2 L. and B. Company	301
Gem Building and Loan Company	302
German American L. and B. Co	303
Germania No. 2 L. and B. Co	304
Germania Building Association No. 3	305
Gest Street Building Ass'n No. 1	306
Gest Street No. 2 L. and B. Co	307
Gilt Edge Building and Savings Co	308
Glenn Building and Savings Ass'n	309
Glenway Loan and Deposit Company	310
Globe Building and Savings Co	311
Gloria Loan and Building Company	312
Government L. and B. Company	313
Green Street Loan and Building Co	314
Green Street No. 2 L. and B. Co	315

	Page
Cincinnati—Continued.	
Hanover Building Association Co.	316
Hawthorne Savings and Loan Ass'n	317
Hewitt Avenue L. and B. Ass'n	318
Highland Avenue L. and B. Co	319
Hillsdale Loan and Building Co	320
Home Builders Loan and Savings Co	321
Homestead Savings and Loan Company of Hartwell	322
Hunt Street Loan and Building Co	323
Hyde Park Building and Loan Co	324
International Savings and Loan Co	325
Irish Building and Loan Company	326
June Street B., S. and L. Company	327
Kindel Avenue L. and B. Company	328
Liberal Loan and Building Company	329
Lick Run Building and Loan Co	330
Lincoln Bau Verein	331
Lincoln Building Association No. 1	332
Lion Loan and Building Company	333
Lion No. 1 Loan and Building Co	334
Liston Avenue B. and L. Company	335
Livingston Street L. and B. Co	336
Losantiville Building and Savings Co	337
Lower Market L. and B. Ass'n	338
Ludlow Avenue L. and B. Company	339
McCook Loan and Building Co	340
Madison Building Association No. 2	341
Madison Road Savings and Loan Co	342
Mentor Loan and Building Company	343
Mercantile Building and Loan Co	344
Mercer Loan and Building Company	345
Mohawk Place B. and L. Company	346
Molitor Loan and Building Company	347
Monarch B. and L. Association Co	348
Mound Building Ass'n and Loan Co	349
Mt. Adams B. and L. Association	350
Mt. Adams Building Company	351
Mt. Lookout S. and L. Company	352
Mozart Loan and Building Ass'n	353
Music Hall Loan and Building Co	354
National Building Association Co	355
New Buckeye Loan and Building Co	356
New Foundation L. and B. Co	357
New Magnolia Building and Loan Co	358
New Mohawk Building Association	359
New Veteran Building Ass'n Co	360
Nineteenth Ward Building Ass'n Co	361
Nonpareil Building Ass'n Company	362
North Cincinnati B. and L. Co	363
North Fairmount Local L. and B. Co	364
North Hyde Park B. and L. Ass'n	365
Northwestern Building and Loan Co	366
Oak Loan and Building Company	367
Oakley Building and Loan Company	368
Oakley Improved B. and L. Co	369
O'Bryonville Building and Loan Co	370
Odeon Building Association Co	371
Ohio Mechanic B. and L. Co	372
Ohio Valley L. and B. Company	373
Old Glory Building and Loan Co	374
Ormonde Savings and Loan Co	375

	Page
Cincinnati—Concluded.	
Pan Handle Building and Loan Co	376
Pleasant Building and Loan Ass'n Co	377
Pleasant Ridge B. and L. Company	378
Poplar Loan and Building Company	379
Price Hill Building and Loan Co	380
Price Hill Eagle L. and B. Co. No. 1	381
Price Hill Electric B. and L. Ass'n	382
Price Hill No. 2 B. and L. Co	383
Provident Loan Company	384
Quick Withdrawal Building Ass'n Co	385
Reading Road Loan and Building Co	386
Republic Loan and Building Co	387
Ringgold Building and Loan Co	388
Riverside Building Association and Loan Company	389
Rosemont Building and Loan Co	390
Sampson Building and Loan Co	391
San Marco Building and Loan Ass'n	392
Schuetzen Building and Loan Co	393
Senate Loan and Building Ass'n Co	394
Seventh Ward Loan and Building Co	395
Sherman Loan and Building Co	396
Sidney Avenue B. and S. Company	397
Southern Ohio Loan and Trust Co	398
South Side Loan and Building Co	399
Southwest End Building Association	400
Spring Garden Loan and Building Co	401
Spring Grove Avenue Loan and Deposit Company	402
Standard Building and Loan Co	403
Star Building Association No. 3 Co	404
State Avenue Loan and Building Co	405
Sun Building Association No. 1	406
Supreme Loan and Building Co	407
Sycamore Savings and Loan Co	408
Tannery Building Association Co	409
Twelfth Ward B. and L. Company	410
Twentieth Century B. and L. Co	411
Twenty-first Ward B. and L. Co	412
Twenty-second Ward Loan and Deposit Company	413
Twenty-third Ward Building Association Company	414
Unity Loan and Building Co	415
Vendome Building and Loan Co	416
Victoria Building Association No. 2	417
Vine Street Cable L. and B. Co	418
Volunteer Loan and Building Co	419
Walnut Hills Savings and Loan Co	420
Warsaw Avenue S. and L. Co	421
West Cincinnati B. and L. Company	422
Western Avenue Building Ass'n	423
Western Hills B., S. and L. Co	424
Westlicher Stern L. and B. Ass'n	425
West Price Hill B. and L. Co	426
Westwood Homestead Company	427
Winton German S. and L. Ass'n	428
Winton Place Building and Loan Co	429
Woodburn Avenue L. and B. Co	430
Workingmen's German B. and S. Co	431
Young Men's Building and Loan Co	432

	Page
Circleville—	
Logan Elm Building and Loan Co.....	603
Cleveland—	
Atlas Savings and Loan Company.....	99
Big Five Savings and Loan Co.....	100
Brooklyn B. and L. Association Co.....	101
Cech Savings and Loan Association....	102
Central Savings and Loan Company.....	103
City Savings and Loan Company.....	104
Cleveland Lithuanian Building and Loan Association	105
Cleveland Savings and Loan Co.....	106
Cosmopolitan Savings and Loan Co.....	107
Cuyahoga Savings and Loan Co.....	108
Denison-Harvard S. and L. Co.....	109
Doan Savings and Loan Co.....	110
Dollar Savings and Loan Company.....	111
East End B. and L. Association.....	112
Economy Building and Loan Co.....	113
Equity Savings and Loan Company.....	114
Fidelity Savings and Loan Co.....	115
First Slavonian Mutual B. and L. Association	116
Guaranty State S. and L. Company.....	117
Hospodar Building and Loan Ass'n.....	118
Lorain Avenue B. and L. Ass'n.....	119
Memorial Building and Loan Co.....	120
Mravenec Savings and Loan Ass'n.....	121
Municipal Building and Loan Co.....	122
Mutual Building and Investment Co....	123
Ohio Mutual Savings and Loan Co.....	124
Ohio-Royal Building and Loan Co.....	125
Ohio Savings and Loan Company.....	126
Oul Building and Loan Ass'n Co.....	127
Pleasant View S. and L. Ass'n.....	128
Polish American B. and L. Ass'n.....	129
Progress B., S. and L. Company.....	130
Provident B. and L. Association.....	131
St. Clair Avenue S. and L. Co.....	132
St. Hyacinths S. and L. Ass'n.....	133
Security Savings and Loan Co.....	134
Slovenian Building and Loan Ass'n....	135
South Side German Building Ass'n.....	136
Superior Building and Loan Co.....	137
Tatra Building and Loan Ass'n.....	138
Ukraina Ruthenian B. and L. Ass'n....	139
Union Savings and Loan Company.....	140
Vcela Building and Loan Ass'n.....	141
Warsaw Savings and Loan Association.	142
West Side S. and L. Ass'n.....	143
Clyde—	
Citizens' Building and Loan Co.....	622
Home Savings, Building and Loan Co....	623
Coal Grove—	
Coal Grove Building and Loan Association Company	502
Coldwater—	
Home Building and Loan Company.....	554
Columbus—	
Allemania Building and Loan Co.....	170
Brunson Savings and Loan Co.....	171
Buckeye State B. and L. Company.....	172
Columbus—Concluded.	
Central B., L. and S. Company.....	173
Central Ohio Building and Loan Co....	174
Columbian Building and Loan Co.....	175
Columbus Teachers' S. and L. Ass'n....	176
Dollar Building and Loan Company....	177
Fidelity B., L. and S. Company.....	178
Fireside B., L. and S. Company.....	179
Franklin Loan and Savings Co.....	180
Home Building and Loan Ass'n.....	181
Jeffrey B., L. and S. Ass'n.....	182
Lilley Building and Loan Company.....	183
Mutual Savings and Loan Ass'n.....	184
Ohio Building and Loan Company.....	185
Ohio State Savings Association.....	186
Park Savings Company.....	187
People's Savings Association.....	188
Railroad Employes B. and L. Co.....	189
Scioto Building and Loan Co.....	190
Union Building and Savings Co.....	191
West Side B. and L. Ass'n.....	192
Conneaut—	
Conneaut Building and Loan Co.....	15
Coshocton—	
Citizens' Building and Loan Ass'n.....	91
Home B., L. and S. Company.....	92
Covington—	
Covington Building and Loan Ass'n.....	559
Crestline—	
Crestline Building and Loan Ass'n.....	95
Crooksville—	
American Savings Company.....	600
Cuyahoga Falls—	
Falls Savings and Loan Ass'n.....	658
People's Building and Loan Ass'n.....	659

D

	Page
Dayton—	
American Loan and Savings Ass'n.....	567
Buckeye Building and Loan Ass'n.....	568
Central Building Association.....	569
Citizens' Building and Loan Ass'n.....	570
Dayton Building Association.....	571
Dayton Building and Savings Ass'n.....	572
Franklin Savings and Loan Ass'n.....	573
Gem City Building and Loan Ass'n.....	574
Germania Building Association.....	575
Homestead Loan and Savings Ass'n.....	576
Miami Loan and Building Ass'n.....	577
Montgomery County B. and L. Ass'n....	578
Mutual Home and Savings Ass'n.....	579
Ohio Savings and Loan Company.....	580
Permanent B. and S. Association.....	581
State Savings and Loan Association....	582
Union Building and Loan Ass'n.....	583
Washington Building Company.....	584
West Side Building and Loan Co.....	585
Deer Park—	
Deer Park Building and Loan Co.....	433

	Page
Defiance—	
Defiance Home S. and L. Ass'n	151
Farmers' Savings and Loan Ass'n	152
Security Building and Loan Co	153
DeGraff—	
People's Building and Loan Co	520
Delaware—	
Fidelity Building Association and Loan Company	155
People's Building and Loan Co	156
Delphos—	
Citizens' Building and Loan Ass'n	3
Delphos Savings and Loan Ass'n	4
Delta—	
Delta Building, Loan and Savings Co	195
Dennison—	
Citizens' Savings and Loan Co	663
Dennison and Uhrichsville B. and L. Company	664
Dresden—	
Dresden Building and Loan Co	592
Dover—	
Dover Building and Loan Co	665
E	
East Cleveland—	
Windermere Building and Loan Co	144
East Columbus—	
East Columbus B. and L. Ass'n	193
East Liverpool—	
Federal Building and Loan Co	78
People's Building and Savings Co	79
Potters' Savings and Loan Company	80–81
Union Building, Loan and Trust Co	82
East Palestine—	
East Palestine B. and L. Association	83
Eaton—	
Eaton Loan and Home Aid Co	608
Elmwood Place—	
Elmwood Place L. and B. Company	434
Inter-Valley Building and Loan Ass'n	435
Elyria—	
Lorain County S. and L. Company	523
F	
Findlay—	
Hancock Savings and Loan Co	469
Flushing—	
People's Savings and Loan Co	29
Ft. Recovery—	
Ft. Recovery Building and Loan Co	555
Fostoria—	
Ohio Savings and Loan Ass'n	632
Franklin—	
Miami Valley B. and L. Association	677
Fremont—	
Fremont Building and Loan Co	624
H. B. Smith B. and L. Co	625
Sandusky County S. and L. Co	626
G	
Galion—	
Galion Building and Loan Ass'n	96
Home Savings and Loan Company	97
Gallipolis—	
Buckeye Building and Loan Co	197
Gallipolis Savings and Loan Co	198
Georgetown—	
Safety Building and Loan Company	32
Germantown—	
Germantown B. and S. Association	586
Glandorf—	
Glandorf German B. and L. Co	610
Glendale—	
Glendale B. and L. Association Co	436
Glendale Savings Association	437
Gnadenhutten—	
Gnadenhutten Building and Loan Co	666
Granville—	
Building, Savings and Loan Co	512
Greenfield—	
Fidelity Building and Loan Co	476
Home Building and Loan Company	477
Greenville—	
Greenville Building Company	148
H	
Hamden—	
Hamden Building and Loan Ass'n	675
Hamilton—	
Butler Building and Loan Company	35
Central Building and Loan Ass'n Co	36
Citizens' B., L. and S. Company	37
Columbia Savings and Loan Co	38
Dollar Savings and Loan Company	39
Hamilton Homestead and Loan Co	40
Home Loan and Building Ass'n	41
People's Deposit, Improvement and Loan Company	42
West Side Building and Loan Ass'n	43
Harrison—	
Harrison Welfare Building Ass'n	438
Hemlock—	
Hemlock Savings and Loan Ass'n Co	601
Hicksville—	
Hicksville B., L. and S. Company	154
Hillsboro—	
Home Building and Loan Ass'n	478
Superior Loan and Building Ass'n	479
I	
Ironton—	
Crescent Building and Loan Co	503
Etna Building and Loan Company	504
Excelsior Building and Loan Co	505

	Page
Ironton—Concluded.	
Farmers' and Mechanics' S., B. and L. Company	506
German Building and Loan Co	507
Home Building and Loan Company	508
Iron City Building and Loan Co	509
South Side B., L. and S. Company	510
Star Building and Loan Company	511
Ivorydale—	
Lenox Building and Loan Company	439
J	
Jackson—	
Citizens' Building and Loan Co	489
Jackson B., L. and S. Company	490
Johnstown—	
Johnstown B. and L. Ass'n Co	513
Junction City—	
Junction City Building and Loan Co	602
K	
Kent—	
Home Building and Loan Company	605
Kenton—	
Home Savings and Loan Company	471
Kingston—	
Kingston Building and Loan Co	621
L	
Lakewood—	
Colonial Savings and Loan Co	145
Orol Building and Loan Company	146
Lancaster—	
Equitable S., L. and B. Company	162
Fairfield Savings and Loan Co	163
New Plan Savings and Loan Co	164
Perpetual Savings and Building Co	165
Shoeworkers' D., B. and L. Company	166
Square Deal Savings and Loan Co	167
Lebanon—	
People's B., L. and S. Company	678
Leesburg—	
Fairfield Building and Loan Co	480
Leesburg B. and L. Ass'n Co	481
Leetonia—	
People's Savings and Loan Company	84
Lima—	
Allen County Savings and Loan Co	5
Central Building and Loan Co	6
Citizens' Loan and Building Co	7
Lima Home and Savings Association	8
South Side Building and Loan Ass'n	9
Lisbon—	
People's Savings and Loan Company	85
Lockland—	
Enterprise B. and L. Ass'n Co	440
Lockland B. and L. Ass'n Co	441
Logan—	
Citizens' Savings Association	483
Logan Home and Savings Ass'n	484
London—	
Citizens' Loan and Savings Company	537
London Home and Savings Company	538
Lorain—	
Citizens' Home and Savings Ass'n Co	524
Loveland—	
Loveland Mutual B. and L. Co	63
Union S., B. and L. Company	64
Lynchburg—	
Lynchburg B. and L. Ass'n Company	482
Mc	
McArthur—	
McArthur Savings and Loan Co	676
M	
Malta—	
Malta Savings and Loan Company	590
Manchester—	
Citizens' B. and L. Association	1
Mansfield—	
Citizens' Savings and Loan Co	613
Mansfield B. and L. Association	614
Mechanics' Building and Loan Co	615
Marietta—	
German S., B. and L. Company	682
Pioneer City B. and L. Company	683
Washington County S., L. and B. Co	684
Marion—	
Citizens' Building and Loan Co	549
Home B., S. and L. Company	550
Marion B., S. and L. Company	551
People's B., S. and L. Company	552
Martins Ferry—	
Fidelity Savings and Loan Co	30
Marysville—	
Citizens' Home and Savings Co	672
Mason—	
Mason B., L. and S. Company	679
People's B., L. and S. Company	680
Massillon—	
First Savings and Loan Company	647
People's Building and Loan Co	648
Union Building and Loan Company	649
Maumee—	
Maumee Building and Loan Co	525
Mechanicsburg—	
Mutual Loan and Savings Company	52
Miami—	
Miami Savings and Loan Company	442
Miamisburg—	
Miamisburg B. and L. Association	587
Mutual Building and Loan Co	588
Miamiville—	
Clermont B., S. and L. Company	65

	Page
Middletown—	
American Building and Loan Ass'n.....	44
Citizens' B., L. and S. Association.....	45
Middletown Bldg. and Deposit Ass'n....	46
Milford—	
Milford Building and Loan Co.....	66
Milford Home Building Company.....	67
Millersburg—	
Deposit B., S. and L. Company.....	485
Millersburg Investment B. and L. Co...	486
Minster—	
Minster Loan and Savings Company....	17
Montpelier—	
Fidelity B. and L. Association Co.....	689
Mt. Carmel—	
Mt. Carmel Building and Loan Co.....	68
Mt. Healthy—	
Mt. Healthy Saving and Loan Co.....	443
Mt. Sterling—	
Security Building and Loan Co.....	539
Mt. Vernon—	
Citizens' B., L. and S. Association.....	497
Home Building and Loan Company.....	498
Knox Savings and Loan Association....	499
Mt. Washington—	
Mt. Washington L., B. and D. Co.....	444
N	
Nelsonville—	
Nelsonville Home and Savings Ass'n....	16
Newark—	
Citizens' Building and Loan Ass'n.....	514
Home Building Association Co.....	515
Licking County B. and S. Company....	516
New Bremen—	
Citizens' B. and L. Ass'n Co.....	18
Concordia B. and S. Association.....	19
New Carlisle—	
New Carlisle Building and Loan Co....	56
Newcomerstown—	
Home Building and Loan Company.....	667
New Madison—	
New Madison L. and B. Ass'n.....	149
New Paris—	
New Paris Loan and Building Co.....	609
New Philadelphia—	
Tuscarawas Building and Loan Co.....	668
Newtown—	
Newtown B. and L. Ass'n Co.....	445
New Richmond—	
Clermont B., L. and S. Company.....	69
People' Building and Loan Co.....	70
New Waterford—	
New Waterford B. and L. Co.....	86
Niles—	
Home Savings and Loan Company.....	660
North Baltimore—	
Home Savings and Building Ass'n.....	692
North Bend—	
Miami Township B. and L. Company...	446
North College Hill—	
North College Hill B. and L. Co.....	447
Norwalk—	
Home Savings and Loan Company.....	488
Norwood—	
Central Norwood B. and L. Ass'n.....	448
Elsmere Building and Loan Co.....	449
First National B. and L. Co.....	450
Hunter Avenue S. and L. Ass'n.....	451
Norwood Building and Loan Co.....	452
Norwood Eagle B. and L. Ass'n Co....	453
Norwood Home Savings Association.....	454
Norwood Improved B. and L. Co.....	455
Norwood View B. and L. Co.....	456
West Norwood B. and L. Company.....	457
O	
Ottawa—	
Ottawa Home and Savings Ass'n.....	611
Ottoville—	
Ottoville Loan and Savings Co.....	612
Owensville—	
Owensville Building and Loan Co.....	71
Oxford—	
Oxford Loan and Building Ass'n.....	47
People's Building and Loan Ass'n.....	48
P	
Painesville—	
Citizens' Loan and Building Co.....	500
Lake County Savings and Loan Co.....	501
Piqua—	
Border City B. and L. Ass'n.....	560
Third Savings and Loan Company.....	561
Plain City—	
Plain City Home and Savings Co.....	540
Portsmouth—	
Citizens' Savings and Loan Ass'n Co...	627
Commercial Building and Loan Co.....	628
Portsmouth American Building and Loan Association Company.....	629
Portsmouth Savings and Loan Co.....	630
Royal Savings and Loan Company.....	631
Q	
Quaker City—	
Home Building and Loan Company.....	205
R	
Ravenna—	
County Savings and Loan Co.....	606

	Page
Reading—	
German B., L. and S. Association	458
Home Building and Loan Co	459
Reading Building and Loan Co	460
Ripley—	
People's Building and Loan Co	33
Ripley B., L. and S. Company	34
Rockford—	
Rockford B. and L. Ass'n Co	556
Roseville—	
Home Building Company	593
Roseville Building and Loan Co	594, 595
Rushsylvania—	
Rushsylvania Building and Loan Co	521
S	
Sabina—	
Sabina Building and Loan Co	75
St. Bernard—	
St. Bernard L. and B. Ass'n Co	461
St. Bernard Progressive Building and Loan Association Company	462
Town Hall S. and L. Ass'n	463
St. Clairsville—	
Richland Building and Loan Co	31
St. Henry—	
St. Henry Building and Loan Ass'n	557
St. Marys—	
Union Building and Loan Company	20
Salem—	
Salem Savings and Loan Ass'n	87
Security Building and Loan Ass'n	88
Sandusky—	
Home Savings and Loan Company	158
People's Loan and Savings Co	159
Savings, Building and Loan Co	160
Scio—	
Home S., B. and L. Association	475
Sebring—	
Buckeye Building and Loan Co	542
Sharonville—	
People's B. and L. Association Co	464
Sharonville Savings and Loan Co	465
Shelby—	
Shelby Building and Loan Co	616
Sidney—	
People's Savings and Loan Ass'n	637
Shelby County B. and L. Ass'n	638
Silverton—	
Silverton Loan and Building Co	466
Somerville—	
Somerville B., L. and S. Ass'n Co	50
Spencerville—	
Home and Savings Ass'n	10
Springfield—	
Clark County B. and S. Company	57
Merchants' and Mechanics' Savings and Loan Association	58
Provident Savings and Loan Association	59
Springfield B. and L. Association	60
Steubenville—	
Jefferson Building and Savings Co	493
Steubenville B. and L. Ass'n Co	494
Union Building and Loan Company	495
Sunbury—	
Sunbury Building and Loan Co	157
T	
Terrace Park—	
Terrace Park Building and Loan Co	467
Tiffin—	
Citizens' Building Association Co	633
National B. and L. Ass'n Company	634
Seneca County B. and L. Company	635
Tippecanoe City—	
Monroe Building and Loan Ass'n	562
Tobasco—	
Union Building and Loan Company	72
Toledo—	
Buckeye Savings Association	526
Corn City Savings Association	527
Home Building and Savings Co	528
Industry Savings and Building Co	529
Mutual Savings Association	530
Northwestern Ohio Savings Ass'n	531
Ohio-Polish S. and B. Ass'n	532
Ohio Savings Association	533
People's Savings Association	534
Star Building and Loan Association	535
Toledo Savings Association	536
Trenton—	
Trenton Building and Loan Ass'n	51
Troy—	
People's B. and S. Ass'n Company	563
U	
Uhrichsville—	
Citizens' Building and Loan Co	669
East Ohio B. and L. Company	670
People's Building and Loan Co	671
Upper Sandusky—	
First B. and L. Association Co	693
Urbana—	
Home Loan Company	53
People's Savings and Loan Co	54
Perpetual Savings Association	55
V	
Van Wert—	
Fraternal B., L. and S. Company	673
Van Wert Building and Savings Co	674
Venice (Ross P. O.)—	
Permanent L. and B. Association	49
Versailles—	
Versailles Building and Loan Co	150

	Page
W	
Wapakoneta—	
Citizens' Building and Loan Co.....	21
City Loan and Savings Company.....	22
Wapakoneta B. and S. Company.....	23
Warren—	
People's Savings Company.....	661
Trumbull Savings and Loan Co.....	662
Washington C. H—	
Citizens' Building and Loan Co.....	169
Wauseon—	
Fulton County B., L. and S. Co.....	196
Waverly—	
Waverly Building and Loan Co.....	604
Wellston—	
Citizens' Building and Loan Co.....	491
Jackson County B., L. and S. Co.....	492
Wellsville—	
Central Building and Loan Co.....	89
Perpetual Savings and Loan Co.....	90
West Carrollton—	
Home Savings and Building Ass'n.....	589
Westerville—	
Home Savings Company.....	194
West Jefferson—	
West Jefferson B. and L. Company.....	541
West Liberty—	
People's Savings and Loan Co.....	522
West Milton—	
Milton Loan and Savings Ass'n.....	564
West Union—	
Adams County B. and L. Company.....	2
Williamsburg—	
Williamsburg Building and Loan Co....	73
Wilmington—	
Union Loan and Savings Company.....	76
Wilmington Homestead Company.....	77
Woodsfield—	
Woodsfield Building and Loan Co.....	565
Wooster—	
Home Building and Loan Company.....	685
People's Savings and Loan Company....	686
Wayne Building and Loan Company....	687
Wyoming—	
Wyoming Loan and Savings Co.....	468
X	
Xenia—	
Home Building and Savings Co.....	200
People's Building and Savings Co.....	201
Y	
Youngstown—	
Central Savings and Loan Company....	543
Equity Savings and Loan Company....	544
Home Savings and Loan Company.....	545
Slovan Building and Loan Company....	547
South Side Savings and Loan Co.....	546
Youngstown Citizens' Savings Co.....	548
Z	
Zanesville—	
Equitable Savings Company.....	596
Home-Muskingum Savings Co.....	597
Homestead Savings and Building Co....	598

UNIVERSITY OF ILLINOIS-URBANA
3 0112 060280267